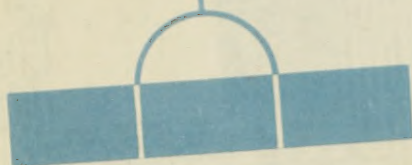






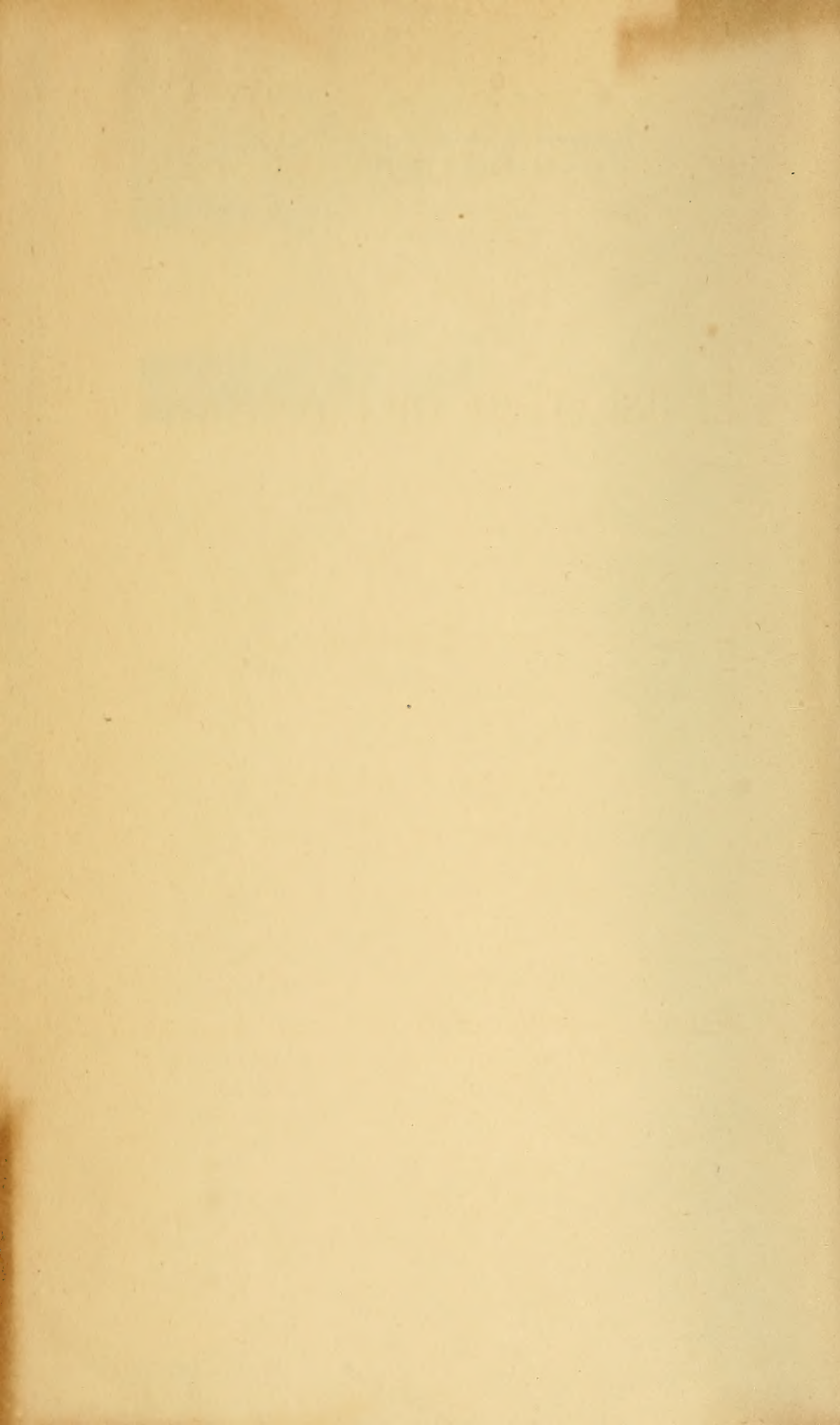
the  
university of  
connecticut  
libraries





DOES NOT CIRCULATE







PUBLIC DOCUMENTS

OF THE

LEGISLATURE OF CONNECTICUT,

AT THE

JANUARY SESSION, 1885.

IN TWO VOLUMES,

VOLUME II.

---

Printed by Order of the General Assembly.

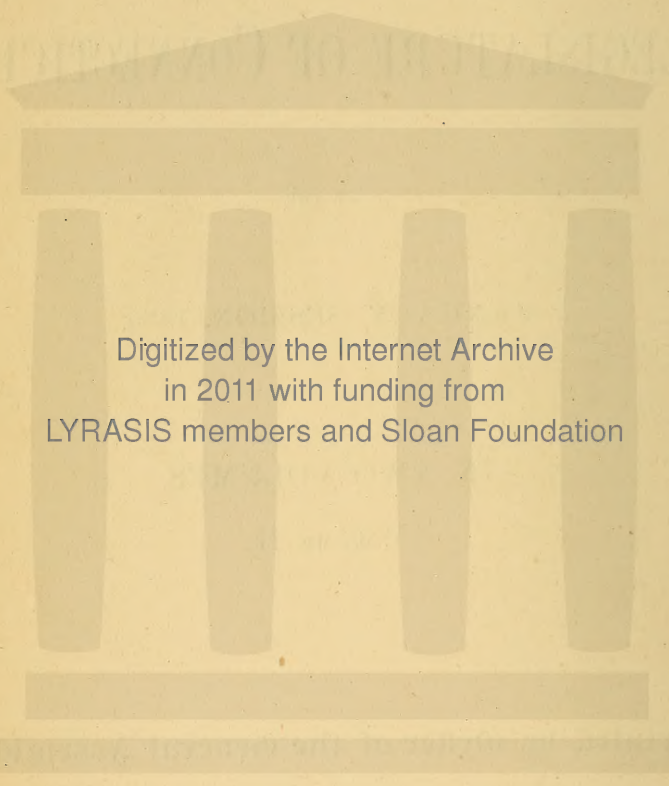
---

HARTFORD:

1885.

CONN  
J  
87  
C8  
A3a  
1885  
v. 2





Digitized by the Internet Archive  
in 2011 with funding from  
LYRASIS members and Sloan Foundation

# CONTENTS.

---

## VOLUME II.

Report of the Insurance Commissioner (Two parts).

Report of the Fish Commissioners.

Report of the Shell-Fish Commissioners.

Report of the State Board of Charities.

Report of the Storrs Agricultural School.

Report of the Joint Commission on Storrs Agricultural School.

Report of the Connecticut Hospital for the Insane.

Statement of Votes at November Election, 1884.

Report of the Deaf and Dumb Asylum.

Report of the Retreat for the Insane.

Report of the Sheffield Scientific School.

Report of the Agricultural Experiment Station.

Report of the Hartford Hospital.

Report of the Connecticut Prison Association.

Report on the Dedication of the Buckingham Statue.



# CONTENTS.

---

## VOLUME I.

Governor's Message.

Report of the Treasurer.

Estimates of Expenses for the year 1885-6.

Report of the Comptroller of Public Accounts.

Report of the Comptroller on Municipal Indebtedness.

Report of the Comptroller on Criminal Business of Courts.

Report of the Commissioner of the School Fund.

Report of the Board of Education.

Report of the Trustees of the State Reform School.

Report of the Directors of the Industrial School for Girls.

Report of the Directors of the State Prison.

Report of the Special Commission on State Prison.

Abstract of Returns concerning Jails.

Report of the Adjutant-General.

Report of the Quartermaster-General.

Report of the State Board of Health.

Report of the Bank Commissioners.

Report of the Townsend Savings Bank Commission.

Report of the Railroad Commissioners.

State of Connecticut.

---

TWENTIETH  
ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONER  
TO THE  
General Assembly of the State, A.D. 1885.

---

PART FIRST.  
Fire, Fire and Marine, Fidelity, and Casualty Cos.

---

HARTFORD, CONN.:  
PRESS OF THE FOWLER & MILLER COMPANY, 341 MAIN STREET.  
1885.



## ERRATA.

---

Page 399—opposite Washington Company, under head of Premium Notes, insert \$15,000.

Page 423—strike out “Centum,” from heading.

Page 437—in last line under “Cash Capital,” add amount of capital deposited by companies of other countries to \$29,675,000, making the whole sum \$35,091,000.

Page 38\*—Chapter V, “Waiver” is incorrectly spelled.

# INDEX.

	PAGE.
Introduction .....	vii

## STOCK FIRE, AND FIRE AND MARINE INSURANCE COMPANIES OF THIS STATE.

Ætna, Hartford.....	3	Norwalk, Norwalk.....	26
Connecticut, Hartford .....	10	Orient, Hartford.....	29
Hartford, Hartford.....	14	Peoples, Middletown .....	34
Meriden, Meriden.....	19	Phoenix, Hartford.....	37
National, Hartford.....	22	Security, New Haven.....	42

## MUTUAL FIRE INSURANCE COMPANIES OF THIS STATE.

Danbury, Danbury .....	49	Middlesex, Middletown.....	62
Farmers, Suffield.....	50	Mutual Assurance, Norwich.....	65
Farmers, Woodbury.....	52	New London County, Norwich.....	66
Farmington Valley, Farmington...	53	Rockville, Rockville.....	68
Greenwich, Greenwich.....	54	State, Hartford .....	69
Hartford County, Hartford.....	56	Tolland County, Tolland.....	71
Harwinton, Harwinton.....	58 and 395	Washington, Washington.....	73
Litchfield, Litchfield.....	59	Windham County, Brooklyn.....	74
Madison, Madison.....	61		

## CASUALTY INSURANCE COMPANIES OF THIS STATE.

Hartford Steam Boiler Inspection and Insurance Co., Hartford.....	79
Tobacco Growers Mutual, North Canaan.....	82 and 396

## STOCK FIRE, AND FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

Agricultural, Watertown, N. Y.....	85	Continental, New York City.....	122
American, Newark, N. J.....	88	Equitable F. and M., Prov., R. I ...	127
American, New York City.....	91	Farragut, New York City.....	130
American, Philadelphia, Penn.....	94	Fire Association, Phila., Penn.....	133
American Exchange, N. Y. City....	99	Firemen's, Newark, N. J.....	137
Atlantic F. and M., Prov., R. I.....	102	Fireman's Fund, San Fran., Cal....	141
Buffalo-German, Buffalo, N. Y.....	105	First National, Worcester, Mass....	145
Citizens, New York City.....	108	Franklin, Philadelphia, Penn.....	148
Citizens, Pittsburgh, Pa.....	112	German-American, N. Y. City.....	152
Clinton, New York City.....	116	Germania, New York City.....	156
Commerce, Albany, N. Y.....	119	Girard, Philadelphia, Penn.....	159



Glens Falls, Glens Falls, N. Y. ....	163	Pennsylvania, Phila., Penn. ....	228
Hanover, New York City. ....	166	Peoples, New York City. ....	233
Home, New York City. ....	170	Phenix, Brooklyn, N. Y. ....	236
Howard, New York City. ....	174	Prescott, Boston, Mass. ....	242
Ins. Co. of N. Amer., Phila., Penn. .	178	Providence-Washington, R. I. ....	245
Ins. Co. State of Penn., Phila. ....	184	Rochester-German, Rochester, N. Y.	248
Jersey City, Jersey City, N. J. ....	188	Springfield F. and M., Mass. ....	251
Manuf. and Builders, N. Y. City. .	192	Star, New York City. ....	256
Mechanics, Brooklyn, N. Y. ....	195	Sterling, New York City. ....	259
Merchants, Newark, N. J. ....	198	Traders, Chicago, Ill. ....	262
Merchants, Providence, R. I. ....	202	Union, San Francisco, Cal. ....	265
Montauk, Brooklyn, N. Y. ....	205	Union, Philadelphia, Penn. ....	268
Newark, Newark, N. J. ....	208	United Firemen's, Phila., Penn. ....	272
N. Hampshire, Manchester, N. H. .	212	United States Fire, N. Y. City. ....	276
New York Bowery, N. Y. City. ....	216	Washington, Boston, Mass. ....	279
Niagara, New York City. ....	219	Westchester, New York City. ....	283
Northwestern, Milwaukee, Wis. ....	223	Williamsburg, Brooklyn, N. Y. ....	286
Park, New York City. ....	226		

## MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Holyoke, Salem, Mass. ....	293
Merchants and Farmers, Worcester, Mass. ....	297
Quincy, Quincy, Mass. ....	300

## FIDELITY AND CASUALTY INSURANCE COMPANIES OF OTHER STATES.

American Steam Boiler, New York City. ....	305
Fidelity and Casualty, New York City. ....	307
Lloyds Plate Glass, New York City. ....	310
Metropolitan Plate Glass, New York City. ....	312

## FIRE, AND FIRE AND MARINE INSURANCE COMPANIES OF OTHER COUNTRIES.

British America, Toronto, Canada. ....	317
City of London, London, England. ....	320
Commercial Union, London, England. ....	323
Fire Insurance Association, London, England. ....	326
Guardian Fire and Life, London, England. ....	329
Hamburg-Bremen, Hamburg, Germany. ....	332
Imperial, London, England. ....	335
Lancashire, Manchester, England. ....	338
Lion, London, England. ....	341
Liverpool and London and Globe, Liverpool, England. ....	344
London, London, England. ....	348
London and Lancashire, Liverpool, England. ....	351
London and Provincial, London, England. ....	354
North British and Mercantile, London and Edinburgh, Great Britain. ....	357

# INDEX.

v

Northern, London, England.....	360
Norwich Union, Norwich, England.....	363
Phoenix, London, England.....	366
Queen, Liverpool and London, England.....	369
Royal, Liverpool, England.....	372
Scottish Union and National, Edinburgh, Scotland.....	375
Sun Fire Office, London, England.....	378
Transatlantic, Hamburg, Germany.....	381
United Fire Reinsurance, Manchester, England.....	383
Western, Toronto, Canada.....	386

## FIDELITY INSURANCE COMPANY OF ANOTHER COUNTRY.

Guarantee Company of North America, Montreal, Canada.....	391
---	-----

## STATISTICAL TABLES.

Table 1—Assets, Liabilities, Surplus.....	398
Table 2—Items composing the Assets.....	403
Table 3—Items composing the Liabilities.....	407
Table 4—Income.....	411
Table 5—Expenditures.....	415
Table 6—Premiums Received, Commissions Paid.....	419
Table 7—Risks Written, Premiums, Losses Incurred.....	423
Table 8—Business in Connecticut.....	427
Table 9—Average Premium Per Cent.....	431
Table 10—Marine and Inland Business.....	435
Table 11—Summary Business in Connecticut.....	436
Table 12—Summary Comparison of Condition.....	437

## MISCELLANEOUS.

Directory of Companies.....	439
Directory of Agents.....	445
Laws relating to Insurance in Connecticut.....	1*-36*
Judicial Decisions on Insurance in Connecticut.....	37*-74*





# REPORT—PART I.

OFFICE OF THE INSURANCE COMMISSIONER,  
HARTFORD, March 11, 1885.

*To the General Assembly :*

Pursuant to the requirement of law, the Insurance Commissioner submits Part I of his Report, being the twentieth annual report of the Department.

Part I relates to Fire, Fire and Marine, Casualty, and Fidelity Insurance Companies, and embraces all such as are authorized to transact business in the State at the date hereof.

Since the last report was made, two (2) companies have been admitted to transact business in Connecticut, the names of which, dates of admission, amount of cash capital, and the kind of insurance transacted by each, are shown in the list following:

Date of Adm.	Name and Location of Company.	Capital.	Class of Insurance.
1885.			
January 1 .....	Union, San Francisco, Cal.....	\$750,000	Fire and Marine.
January 1 .....	United Firemen's, Philadelphia, Penn ..	300,000	Fire.
	Amount of Capital admitted.....	\$1,050,000	

Six (6) companies have retired from the State during the same period, viz. :

Withdrew.	Name of Company, and Risks how Protected.	Capital in U.S.
1884.		
November 10.	Commercial, New York City—reinsured by Exchange Co., N. Y..	\$200,000
August 7 .....	Irving, N. Y. City—reinsured by United Fire Re-ins. Co., Eng..	200,000
December 31.	Manufacturers, Boston, Mass.—reinsured by Phoenix, Eng.....	500,000
November 15.	Shoe & Leather, Boston, Mass.—reinsured by Niagara, N. Y....	600,000
December 31.	Standard, New York City.....	200,000
December 18.	North German, Germany—reinsured by Peoples, N. Y.....	200,000
	Amount of Capital withdrawn.....	\$1,900,000

The amount of capital withdrawn exceeds that admitted by \$850,000.

The number of Connecticut companies reporting to this office is unchanged from last year, and the capital of the joint-stock companies remains the same. One mutual company, the Farmers of Woodbury, reports that it has recently ceased to issue policies, and has canceled all policies that were outstanding, and retired from the business.

The companies embraced in Part I are grouped according to the business they transact, as follows :

*Fire or Fire and Marine Insurance.*

27 Connecticut Companies—10 stock and 17 mutual.

60 Other-State Companies—57 stock and 3 mutual.

24 Other-Country Companies—all joint-stock.

---

111

*Casualty or Fidelity Insurance.*

2 Connecticut Companies—1 stock and 1 mutual.

4 Other-State Companies—all joint-stock.

1 Other-Country Company—joint-stock.

---

7

Of the one hundred and eleven companies engaged in fire insurance, twenty-three also transact ocean or inland marine insurance, ten of these confining themselves to inland business.

Of the companies in the second group, two confine themselves to boiler-explosion risks; two to plate-glass risks; one to risks of damage by hail-storms to growing fields of tobacco; one to fidelity insurance; and one combines explosion, plate-glass, fidelity, and personal-accident insurance.

The whole number of these corporations duly authorized to transact business in the State, including the Farmers of Woodbury, is one hundred and eighteen, a net reduction of four since a year ago. The aggregate capital of the joint stock companies, held in the United States, is \$46,992,500. The gross assets of all the companies, excluding premium notes of mutuals, amount to \$153,540,836.65; and the total sum at risk December 31, 1884, was \$9,087,012,619. The assets exceed the liabilities, counting among the latter the reinsurance reserve, but excluding capital stock, \$87,116,169.46.

Abstracts of the Annual Statements of all these companies form a part of this Report, and can be readily referred to by means of the Index. Only the fire and fire and marine corporations are embraced in the Statistical Tables. The casualty and fidelity companies are not brought together in tabular form, because their number is not sufficiently large to require this method of exhibit.



The one hundred and eleven companies, all engaged in fire, and a few in marine insurance also, are possessed of fixed capital, amounting in the aggregate to \$45,892,500. This includes the capital deposited in the United States (with State authorities), for the security of all policy-holders, by the twenty-four companies of foreign countries. The capitals of the ten stock companies of Connecticut amount to \$10,801,500. The gross assets of all combined are valued as follows:

10 Connecticut Stock Companies.....	\$24,040,193	54
17 Connecticut Mutual Companies.....	1,195,297	94
57 Other-State Stock Companies.....	86,833,912	46
3 Other-State Mutual Companies.....	1,319,207	92
24 Other-Country Stock Companies, assets in United States.....	38,188,143	72
Total assets.....	\$151,576,755	58

Making proper allowance for the companies retired, as well as for those admitted, there has been but trifling change from last year in the amount of assets of the remaining companies. The character of the assets may be readily ascertained by consulting Table No. 2. Bonds and stocks compose five-eighths of the entire sum, or \$95,000,000 in value, of which \$44,000,000 worth are bonds of the United States. Mortgages of real estate absorb over \$20,000,000; the real estate owned is valued at \$12,300,000; whilst cash and cash premiums due are reckoned at \$18,200,000.

The liabilities, including reinsurance fund, amount to \$65,797,290.37; and the surplus, so far as policy-holders are interested, is \$85,779,465.21. The surplus over all liabilities, including capital, is \$40,532,965.21, or nearly ninety per cent. of the capital stock. This exhibits a decrease of about \$4,000,000 in the surplus held last year by the companies then and now doing business in the State. The mutuals of Connecticut show an increase of \$40,000 in surplus; whilst our stock companies suffer a decrease of \$709,000. In every case the reduction of surplus arose from the payment of dividends in excess of the year's profits. The profits were materially reduced by shrinkage in the market value of the stocks in which the funds of our companies are largely invested.

Inasmuch as the interest received by all the companies operating in the State exceeded the dividends paid by \$1,400,000, it follows that there was a loss of about \$5,400,000, arising from the business and the shrinkage combined. The per centum of losses paid to premiums received in 1884 rose to sixty-four, against sixty-one the previous year, notwithstanding a large increase in premium receipts. The average expense of conducting the business was nearly thirty-five per cent. of the premiums, and the result of the business proper was loss rather than gain.

The extent of this loss may be ascertained in gross by taking the expenditures, exclusive of dividends, viz.....	\$73,344,000 00
And adding the year's increase in unearned premium.....	2,750,000 00
	<u>\$76,094,000 00</u>
And then deducting the year's premium receipts.....	74,548,000 00
The aggregate amount of the loss on the insurance transactions is found to be.....	<u>\$1,546,000 00</u>

This loss is nearly offset by the excess of interest received over dividends paid. Therefore the bulk of the net loss of the year arises from shrinkage in value of investments, and amounts to more than four millions of dollars, or an average of nine per cent. upon the entire capital invested, or eight per cent. upon the amount invested in stocks and bonds, other than bonds of the United States.

Whilst some companies realized a better result than this, a corresponding number did not reach it, and others met with reverses sufficient to compel a withdrawal from the business. The disastrous experience of the last-named class of companies, which would swell the average loss ratio, is, of course, not reported, and is not embraced in these statistics. Only those which survive are counted. No company licensed in this State in 1884, however, has suffered so greatly as to become insolvent.

The whole amount of fire risks in force December 31, was \$8,986,760,235.73. The risks assumed in the year amounted to \$8,172,248,802.93, the premiums on which make the large sum of \$83,801,822.04. The amount of risks written during the year is smaller than that written by the companies the previous year by \$115,000,000, but the premium received therefor is larger by \$1,800,000.

The fire insurance transactions in this State are summarized as follows:

	Risks Written.	Premiums Received.	Losses Incurred.
27 Companies of Conn.....	\$69,850,596 51	\$604,130 63	\$245,859 94
60 Companies of other States,	72,460,320 38	754,494 32	337,605 18
24 Cos. of other Countries...	33,586,326 21	381,434 99	177,602 41
Totals .....	\$175,897,243 10	\$1,740,059 94	\$761,067 53

The whole sum insured against loss by fire, on property situate in Connecticut, cannot be ascertained, but it is safe to say that it is not far from \$250,000,000. The year's business has been quite profitable in this field; the amount written is less than in the year

before, whilst the premium is greater, and the losses but forty-four per cent. of the latter. In 1883 the losses were sixty-seven per cent. of the premium. Thus, in a field as broad as the State, one year exhibits a loss rate extreme in one direction, whilst the very next presents the opposite extreme.

The actual profits of the fire business in this State, in the year 1884, cannot be exactly stated, in the absence of sufficient data, but may be approximately estimated thus:

Gross premiums received.....		\$1,740,000 00
Deduct for losses incurred.....	\$761,000 00	
Deduct for expenses incurred (33 per cent.).....	574,200 00	
Deduct for return premiums, etc., (10 per cent.)....	174,000 00	
Deduct for increased reserve required (2 per cent.)..	34,800 00	1,544,000 00
Approximate profit.....		\$196,000 00
Had the loss ratio been the same as in 1883, the business would have resulted in a loss of.....		204,200 00
Amount of difference in the results.....		\$400,200 00

It would hardly be supposed that two adjoining years would exhibit so wide a fluctuation, in the absence of a great conflagration, or of any material change in the premium rate. Yet this is substantially true of the business in Connecticut in 1883 and 1884.

As has been shown, the excellent experience in this State has not been sustained in many other States by the companies operating here and there, and the aggregate business has been transacted at a considerable loss, which has been aggravated by a fall in prices of the stocks in which their funds are invested. How much of this loss in the insurance branch of the business accrued from a lowering of rates, how much from writing a larger proportion of specially hazardous risks, or how much from an absolute increase in the rate of fire losses, cannot be defined with exactness. But, inasmuch as a larger volume of premium, for the same amount insured, has been received by the companies covering the whole ground, than in recent years, and as in the aggregate the risks assumed must be substantially the same as, or similar to, those heretofore carried, it may reasonably be inferred that the first two causes have not operated generally, but have been confined to a few localities. The conclusion must be drawn that the ratio of fire losses to the amount insured has been augmented on those classes of risks constituting the bulk of the property insured by the stock companies operating an extended system of agencies. The record of fires, and of the value of property destroyed, verifies this conclusion. The value of property annually consumed by fire in the United States is sufficient to equip and maintain in the field for the same period an army of a hundred thousand men, "in all the pride, pomp and circum-



stance of glorious war." One hundred millions of dollars of capital destroyed is a huge drain upon the wealth and resources of the people. For, though some of the property burned may not be regarded as representing productive capital, yet, taken as a whole, productive capital must be withdrawn to supply the loss, and replace the property. Because the property is insured, it is none the less utterly wasted. Insurance merely distributes the loss over a larger number of persons than the property owners, and thereby makes the loss easier to bear. It does not replace or renew the capital. This is sunk and lost.

The duty of the public as well as the insurance corporations is to devise ways and means to limit and restrict this immense and unnecessary waste. Some suggestions have been made from time to time, but the companies have not seen fit to unite in urging upon State or municipal legislators any important measures tending to effect this result. And if they, who are more immediately interested, fail to agree and make common cause and effort either to secure desired legislation, or to modify their own practice, so as to provide greater safeguards against fraud, and greater protection from accident, it can hardly be expected that the general public will take hold of the subject with a deep interest.

Ocean or inland marine insurance is transacted by twenty-three of the fire insurance companies doing business in this State. Their operations are shown by the following summary:

	Risks Written.	Premiums.	Losses Paid.
2 Stock Companies of Conn.,	\$50,343,126	\$273,291 85	\$136,634 46
18 Stock Cos. of other States,	696,414,933	5,101,940 30	3,051,270 06
3 Stock Cos., other Countries,	20,836,816	179,704 25	58,838 70
Totals.....	\$767,594,875	\$5,554,936 40	\$3,246,743 22

At the close of the year the outstanding risks amounted to \$46,142,583. The business appears to have been fairly remunerative.

One of the companies engaged in both marine and fire insurance, the Union of Philadelphia, at the close of the year 1883, raised its capital from \$500,000 to \$1,000,000. A year later it reduced the capital to \$375,000, because of severe losses of a diverse character. The company has been in business since 1803; its record is both long and honorable; and that it may recover from its reverses is certainly to be hoped.

Following is a statement of the ordinary receipts and expenditures of the office during the fiscal year ending November 30, 1884; also a statement of the total like receipts and expenditures to the same date:

## \* RECEIPTS.

For valuation of policies.....	\$7,223 81
For filing statements.....	2,810 00
For agents' certificates.....	3,120 00
For licenses.....	1,645 00
For certificates of valuation and organization.....	665 00
For filing charters.....	120 00
For copies of process.....	18 00
	<u>\$15,601 81</u>

## \* EXPENDITURES.

For valuation of policies.....	\$5,126 15
For salaries.....	8,720 00
For printing and binding.....	59 75
For legal expenses.....	200 00
For postage, express and telegraph.....	280 64
For traveling expenses.....	114 50
For office expenses.....	137 72
For stationery.....	59 33
	<u>\$14,698 09</u>

The ordinary receipts and expenditures for thirteen years, exclusive of taxes, were as shown below:

Close of Fiscal Year.	Receipts.	Expenditures.	Surplus.
March 31, 1872, 1 year.....	\$18,016 87	\$14,140 73	\$3,876 14
March 31, 1873, 1 year.....	26,231 61	17,641 53	8,590 08
March 31, 1874, 1 year.....	28,159 23	18,697 01	9,462 32
March 31, 1875, 1 year.....	19,722 09	17,478 85	2,243 24
March 31, 1876, 1 year.....	17,354 10	15,986 93	1,376 17
November 30, 1876, 8 months.....	9,724 53	11,996 96	.....
November 30, 1877, 1 year.....	14,211 74	16,464 40	.....
November 30, 1878, 1 year.....	15,536 97	14,016 00	1,520 97
November 30, 1879, 1 year.....	14,922 43	13,465 54	1,456 89
November 30, 1880, 1 year.....	15,725 21	12,093 81	3,631 40
November 30, 1881, 1 year.....	15,585 49	12,856 41	2,729 08
November 30, 1882, 1 year.....	15,684 14	13,118 13	2,566 01
November 30, 1883, 1 year.....	15,688 53	14,872 39	816 14
November 30, 1884, 1 year.....	15,601 81	14,698 09	903 72
Total, 13 years.....	<u>\$242,164 75</u>	<u>\$207,526 78</u>	<u>\$34,637 97</u>

\* Certified correct by State Auditors.

The tax on premium receipts is levied on the premiums of each calendar year, and the sums collected are given below, and respectively set opposite to the year on the premiums of which the tax was laid:

Year Preme. received.	Amount tax collected.
1871.....	\$13,425 08
1872.....	21,254 21
1873.....	22,489 22
1874.....	23,214 10
1875, fifteen months.....	29,092 73
1876.....	18,829 11
1877.....	15,697 38
1878.....	15,666 00
1879.....	14,906 07
1880.....	17,506 60
1881.....	20,680 67
1882.....	20,837 94
1883.....	*23,392 87
1884.....	†26,023 37
Total for fourteen years.....	\$283,015 35
Add surplus office receipts.....	34,637 97
Total net receipts (beyond expenses) of office.....	\$317,653 32

In my last report I took occasion to renew some suggestions that had been presented by my predecessors, for the enactment of more stringent laws to prevent insurance by companies not authorized to do business in the State. And further experience and observation of the manner in which the insurance business, both fire and life, is and ought to be conducted and guarded, more fully confirm the views I then expressed. And in the discussions growing out of measures which have been offered for the consideration of the General Assembly, I have heard no sound arguments advanced, but rather some selfish reasons, why companies organized under the laws of our State, and subject to the supervision of the insurance department, and taxed largely, as they are, to the general benefit of the people of the State, as well as those companies organized under the laws of other States, that are admitted to do business in this State under the supervision of the insurance department, and that pay their taxes and fees, should not have all the protection that a well framed law can bestow against the encroachments on and disturbance to legitimate business of those companies and associations that persistently practice underground insurance; that are not amenable to any official supervision and restriction, and escape their just taxes.

Aside from the manifest fairness to our State companies and to

\* To April 18, 1884.

† To March 11, 1885.



others that comply with the regulations which from time to time have been adopted by the General Assembly, to govern and control and tax insurance, protection of the citizen as well as justice to the companies, are involved in all legislation to prevent interference from outside companies; since many of these companies pursuing this underground insurance are not first-class, and the inducements to take insurance in them, at rates less than can be afforded by companies in good standing, by reason of the taxes imposed upon them, are frequently more than counterbalanced, both in expense and safety, by the insured being compelled to recover his insurance by suit either in the United States District Court, or in the courts of the States where the company is located.

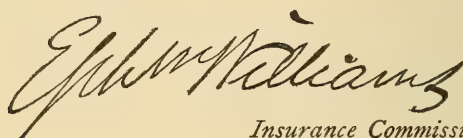
Our insurance companies (fire and life) and others that make their annual statements to this department paid to the State, the last year, in taxes and fees, \$318,553.93. And probably a low estimate of the tax paid by our citizens in towns where they reside, on money invested in some of these companies, would reach \$200,000 more—making a total of \$518,553.93 paid on the business and capital of these companies. A business in which so many of our citizens are largely interested and which adds so much to our revenues may properly demand of your honorable body all the safeguards and protection which can be thrown around it, against the invasion of underground insurance, that constitutional law can devise. There should either be absolute free trade in insurance, and the burdens imposed upon regular companies should be removed, or all companies and associations attempting to do business in this State, in violation of law and evasion of taxes, should be liable to extreme penalties. It must be apparent that to hold one to taxes and accountability, and to relieve or not compel the other, is an open reproach to the legislation of the State.

It is not intended that this should apply to charitable or benevolent associations which are managed by the Masonic and similar fraternities; but, aside from such societies, any scheme of insurance of outside companies, either directly or through peripatetic agents, taking risks within the State, and on any plan, evading the supervision and restrictions borne by authorized companies, while it may benefit the few who thus procure their insurance at reduced rates, is unquestionably a manifest wrong to the companies the General Assembly has chartered and regulated and taxed; and to the extent of the taxes and obligations exacted from one and escaped by the other, is an injury to the taxpayers of the State. And it is difficult to comprehend, except on purely personal, selfish reasons, why such companies, by whatever names called, or whatever the avowed purpose of business, should be exempt from official supervision and the obligations and

burdens imposed upon companies that do their business legally. For these outside companies solicit and do practically the same business, only they do not pay the State anything for it; and at reduced rates of insurance, only because they evade the burdens imposed by the State. And it cannot be claimed that they do business for the purpose of charity and benevolence, but to make money for their members and officers, precisely the same as other companies doing business in the State.

The annual reports of nineteen manufacturers' mutuals—companies or associations that do not confine their business to the States in which they are chartered or organized, but do an illegal business in other States, to the injury of legitimate companies, and the taxpayers of these States, shows risks outstanding at the end of the year amounting to \$375,125,751. Premiums received during the year, \$3,296,015; during their time in business, \$33,923,385. It would seem that a business of this magnitude ought not to be exempted from the obligations which are imposed upon other companies, and that if there be a necessity for a State Insurance Department to supervise the business done in the State, and collect certain taxes and fees, that our laws should be adequate for the purpose, and efficient as against those who interfere with the companies whose business is under the supervision of the department, and taxed by the State; that in our watchfulness over our own corporations, and those that submit to a supervision of their affairs, we should discriminate in our legislation, if at all, in their favor, and at least prevent the inference that the officers and managers of those companies which comply with all the requirements of our laws, and especially our own companies, demand a more careful supervision of their experience, integrity and ability, than do the officers of those companies that act outside of all law, and do not come under the supervision of the department. Our laws should certainly treat both alike, and convey no reflections and enforce no burdens upon one that are escaped by and not compelled from the other.

Respectfully submitted,

A handwritten signature in dark ink, reading "Ephraim Williams". The signature is written in a cursive style with a large, prominent initial "E".

*Insurance Commissioner.*

---

FIRE AND FIRE AND MARINE  
INSURANCE COMPANIES  
OF THIS STATE.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

---





ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, August 17, 1819.

LUCIUS J. HENDEE, *President.*

JOTHAM GOODNOW, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$5,000,000 00
Whole amount of capital actually paid up in cash.....	4,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$362,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	43,800 00
Interest accrued on bond and mortgage loans.....	558 35
Value of lands mortgaged.....	\$57,000 00
Buildings (insured for \$34,000).....	58,000 00
	<hr/>
	\$115,000 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States currency, 6 per c....	\$100,000 00	\$130,000 00
“ “ 4½ per c.....	55,000 00	62,150 00
“ “ 4 per c.....	122,000 00	148,840 00
Alabama, 3, 4 and 5 per c.....	10,000 00	8,500 00
Connecticut, 5 per c.....	40,000 00	42,000 00
New Hampshire, 6 per c.....	48,000 00	60,000 00
Rhode Island, 6 per c.....	43,000 00	51,600 00
South Carolina, 6 per c.....	15,000 00	16,125 00
Tennessee, 6 per c.....	31,000 00	13,020 00
MUNICIPAL BONDS—		
Hartford County, Conn., 4 per c...	60,000 00	60,000 00
Hartford County, Conn., 4½ per c.	25,000 00	25,000 00
Hudson County, N. J., 6 per c....	25,000 00	26,500 00
Barkhamsted, Conn., town, 6 per c.	10,000 00	10,500 00
Hartford, “ “ 6 per c.	16,000 00	16,800 00
Norwich, “ “ 7 per c.	100,000 00	130,000 00

	Par Value.	Market Value.
Norfolk, Conn., town, 6 per c.	\$26,000 00	\$26,780 00
Pawtucket, R. I., " 7 per c.	100,000 00	120,000 00
Windsor Locks, Conn., town, 6 p. c.	24,000 00	25,680 00
Middletown, " " 6 p. c.	60,000 00	64,800 00
Bloomington, Ill., city, 8 per c....	20,000 00	22,400 00
Boston, Mass., " 6 per c....	50,000 00	62,500 00
Brooklyn, N. Y., " 6 per c....	11,000 00	13,750 00
Buffalo, " " 7 per c....	50,000 00	62,500 00
Cleveland, Ohio, " 7 per c....	45,000 00	51,750 00
Cincinnati, Ohio, city water, 7 p. c.	50,000 00	60,000 00
Chicago, Ill., city, 7 per c.....	49,000 00	57,820 00
Detroit, Mich, city, 7 per c.....	50,000 00	59,000 00
Hartford, Conn., city, 6 per c....	111,000 00	122,100 00
Indianapolis, Ind., city 7 $\frac{3}{8}$ p. c...	50,000 00	59,000 00
Jersey City, N. J., city, 6 per c....	15,000 00	15,000 00
Lockport, N. Y., city, 7 per c....	25,000 00	30,000 00
Montreal, Can., cor. stock, 6 per c.	13,000 00	13,650 00
Montreal, " " bonds,		
6 per c.....	10,000 00	10,300 00
Newark, N. J., city, 7 per c.....	50,000 00	60,000 00
New Brunswick, N. J., city, 7 p. c.	20,000 00	23,000 00
New York City stock, 6 per c.....	21,000 00	22,470 00
Rahway, N. J., city, 7 per c.....	45,000 00	11,250 00
Providence, R. I., city, 6 per c....	50,000 00	59,000 00
East Saginaw, Mich., city, 6 per c.	12,000 00	12,600 00
Titusville, Pa., city water, 8 p. c...	7,000 00	7,210 00
Titusville, Pa., city, 5 p. c.....	20,000 00	20,000 00
Corry, Pa., city, 6 p. c.....	10,000 00	10,500 00
Toledo, O., city special, 7 $\frac{3}{8}$ p. c...	13,000 00	14,560 00
Toledo, O., " water, 8 per c....	5,000 00	5,600 00
Rochester, N. Y., city, 7 per c....	25,000 00	29,000 00
Oswego, " " 7 per c.....	25,000 00	27,000 00
St. Louis city, gold, 5 per c.....	50,000 00	53,500 00
Fort Wayne, Ind., city, water, 6 p. c.	25,000 00	27,800 00
Ottumwa, Ia., city, 5 per c.....	25,000 00	25,000 00
N. E. Sch. Dist. (Hartford) 4 p. c.	25,000 00	25,000 00
Sch. Dist. No. 2, Enfield, Conn.,		
4 $\frac{1}{2}$ per c.....	9,000 00	9,000 00
Sch. Dist. No. 24, Town Wood-		
bridge, N. J., 6 per c.....	17,000 00	17,850 00
Montezuma, Iowa, School, 6 per c.	10,000 00	10,500 00
State Center, " " 5 per c.	15,000 00	15,000 00
Blakesburgh, " " 6 per c.	3,000 00	3,000 00
Chelsea, " " 5 $\frac{1}{2}$ p. c.	2,000 00	2,000 00
Ottumwa, " " 5 per c.	15,000 00	15,000 00
Atlantic Dock Company, 5 per c...	31,000 00	33,480 00

RAILROAD BONDS—	Par Value.	Market Value.
Albany & Susquehannah, 1st con.		
g. m., 7 per c. . . . .	\$20,000 00	\$25,000 00
Albany & Susquehanna, 2d m., 7 p. c.	50,000 00	51,750 00
Buffalo & Erie, 7 per c. . . . .	35,000 00	42,000 00
C., C., C. & I., s. f. 1st m., 7 per c.	25,000 00	30,000 00
C., C., C. & I., 1st consol., 7 p. c.	60,000 00	72,000 00
Cleve., Painsville & Ash., 7 per c.	32,000 00	37,120 00
Cleve. & Toledo, gen. s. f., 7 per c.	96,000 00	100,320 00
Chi., Bur. & Quin., consol., 7 per c.	75,000 00	98,250 00
“ “ “ 4 per c.	50,000 00	47,000 00
Chi. & Northw'n, 1st, 7 per c. . . . .	50,000 00	52,000 00
“ “ s. f., 6 per c. . . . .	25,000 00	28,750 00
“ “ gen. consol. gold,		
7 per c. . . . .	25,000 00	31,250 00
Chi. & Northw'n., con. s. f., 7 p. c.	25,000 00	33,500 00
Chi., R. I. & Pacific, 6 per c. . . . .	60,000 00	77,100 00
Chi. & West Indiana, 6 per c. . . . .	50,000 00	56,000 00
Chi., Mil. & St. Paul (Chi. & Mil.		
Div.), 1st m., 7 per c. . . . .	25,000 00	32,000 00
Chi., Mil. & St. Paul (Hastings &		
Dak. Div.), 1st m., 7 per c. . . . .	25,000 00	30,000 00
Chi., Mil. & St. Paul (Iowa & Minn.		
Div.), 1st m., 7 per c. . . . .	10,000 00	12,000 00
Chi., Mil. & St. Paul (Iowa & Dak.		
Div.), ex. 1st m., 7 per c. . . . .	10,000 00	12,300 00
Cin., Ham. & Dayton, 1st m., 7 p. c.	20,000 00	20,000 00
Columbus & Xenia, 1st m., 7 p. c. . . . .	50,000 00	57,500 00
Dayton & Western, 1st m., 6 per c.	28,000 00	30,800 00
Del. & Hud. Canal Co., 1st m., 7 p. c.	30,000 00	35,100 00
D. & H. Can. Co. (Pa. D.), 1st m., 7 p. c.	25,000 00	32,750 00
Harlem R. & P. Ch., 1st m., 7 p. c.	100,000 00	130,000 00
Harlem R. & P. Ch., 1st m., 6 p. c.	50,000 00	57,500 00
Housatonic, 1st mortgage, 6 per c.	50,000 00	55,000 00
Houst. (rolling st. certs.), 5 per c. . . . .	33,000 00	33,000 00
Indianapolis & Cin., m., 7 per c. . . . .	25,000 00	27,000 00
Iowa Midland, 1st m., 8 per c. . . . .	25,000 00	31,750 00
Jack., Lansing & Saginaw, m., 6 p. c.	25,000 00	26,500 00
“ “ “ m., 8 p. c.	25,000 00	29,500 00
Keokuk & Des Moines, 1st m., 5 p. c.	40,000 00	42,000 00
Lake Shore, 1st m., 7 per c. . . . .	30,000 00	36,000 00
L. S. & M. S., 1st consol., 7 per c. . . . .	15,000 00	19,200 00
L. S. & M. S., 2d consol., 7 per c. . . . .	75,000 00	86,250 00
Michigan Central, 2d m., 7 per c. . . . .	50,000 00	62,500 00
Minn. & St. L. (I. Ex.), 1st m., 7 p. c.	25,000 00	28,750 00
Mich. So. & N. I., 1st gen. m., 7 p. c.	25,000 00	25,500 00
Morris & Essex, 1st m., 7 per c. . . . .	25,000 00	33,750 00
Morris & Essex, 2d m., 7 per c. . . . .	25,000 00	28,250 00
Morris & Essex, 1st con. m., 7 p. c.	75,000 00	93,750 00



	Par Value.	Market Value.
New York Central, 6 per c.....	\$38,000 00	\$39,710 00
New York Central, 5 per c.....	37,000 00	38,110 00
N. Y. C. & H. R., 1st m., 7 per c.	175,000 00	232,750 00
N. Y. & Harlem, 1st m., 7 per c..	10,000 00	12,900 00
N. Y., L. E. & W., 1st con. m. gold, 7 p. c.....	45,000 00	53,550 00
Pitts., Ft. W. & Chi., 1st m., 7 p. c.	75,000 00	104,250 00
“ “ “ 2d m., 7 p. c.	80,000 00	109,600 00
“ “ “ 3d m., 7 p. c.	40,000 00	52,000 00
St. Johnsb'y & L. Ch'p'n, 1st m., 6 p. c.	55,000 00	60,500 00
Vermont Valley, 5 per c.....	50,000 00	52,500 00
Kansas Pac., 1st con. m. 6 p. c...	25,000 00	23,000 00
Minneapolis Union, gold, 1st, 6 p. c.	50,000 00	55,000 00
St. Paul, Minn. & Man., 1st m., 7 p. c.	22,000 00	27,500 00
St. Paul & Sioux City, 1st gold, 6 p. c.	20,000 00	22,000 00
RAILROAD STOCKS—		
Albany & Susquehanna.....	50,000 00	62,500 00
Central Ohio.....	7,500 00	6,900 00
Cleveland & Pittsburgh.....	50,000 00	67,000 00
Chicago, Burlington & Quincy...	22,000 00	25,190 00
Chicago, Rock Island & Pacific...	20,000 00	21,000 00
Connecticut River.....	20,000 00	32,800 00
Dubuque & Sioux City.....	25,000 00	13,750 00
Fort Wayne & Jackson, preferred..	20,000 00	17,400 00
Joliet & Chicago.....	10,000 00	13,800 00
Keokuk & Des Moines, preferred..	20,000 00	7,000 00
Morris & Essex.....	50,000 00	59,000 00
New York Central & Hudson River	80,000 00	68,000 00
New York, New Haven & Hartford	100,000 00	177,000 00
Pittsburgh, Fort Wayne & Chicago.	75,000 00	95,250 00
New York & Harlem.....	25,000 00	47,500 00
Ashuelot .....	10,000 00	13,000 00
Valley (New York).....	20,000 00	18,600 00
BANK STOCKS—		
New Britain Nat., New Britain, Ct.	10,000 00	15,000 00
First National, Albany, N. Y.....	10,000 00	17,000 00
Farm. & Mech. Nat., Phila., Pa...	25,000 00	32,500 00
Merchants National, St. Louis, Mo.	5,000 00	5,150 00
Mechanics, St. Louis, Mo.....	20,000 00	22,000 00
Ætna National, Hartford, Ct.	20,000 00	23,600 00
American National, “	10,000 00	13,500 00
Charter Oak National, “	40,000 00	56,000 00
City National, “	20,000 00	13,000 00
Conn. River Bank. Co., “	7,500 00	7,125 00
National Exchange, “	27,500 00	35,750 00
Farm. & Mech. Nat., “	50,000 00	52,500 00
First National, “	20,000 00	20,600 00
Hartford National, “	100,000 00	175,000 00

		Par Value.	Market Value.
Phoenix National,	Hartford, Ct.	\$100,000 00	\$150,000 00
State,	"	55,000 00	55,000 00
American Ex. Nat.,	N. Y. City	40,000 00	46,800 00
Nat. Butchers & Drovers,	" "	7,500 00	11,250 00
National City,	" "	10,000 00	25,000 00
Nat. Bank of Commerce,	" "	50,000 00	72,500 00
Hanover National,	" "	10,000 00	14,500 00
Importers & Traders Nat.,	" "	30,000 00	75,000 00
Bank of Manhattan Co.,	" "	20,000 00	30,000 00
Market National,	" "	10,000 00	14,000 00
Merchants National,	" "	35,000 00	43,750 00
Merchants Ex. National,	" "	10,000 00	9,000 00
Mechanics National,	" "	30,000 00	42,000 00
Metropolitan National,	" "	40,000 00	14,000 00
Nassau,	" "	10,000 00	12,500 00
B'k N.Y. Nat. Bkg. Ass'n,	" "	30,000 00	46,500 00
Bank of North America,	" "	14,000 00	14,000 00
Phoenix National,	" "	6,000 00	6,180 00
Peoples,	" "	5,000 00	7,500 00
Nat. Bank of Republic,	" "	15,000 00	17,700 00
Third National,	" "	10,000 00	11,000 00
Union National,	" "	20,000 00	31,000 00

MISCELLANEOUS—

Atlantic Mutual Ins. Co. scrip . . . .	39,980 00	39,980 00
American Loan & Trust Co., N. Y.	10,000 00	11,000 00
N. York Life Ins. & Trust Co., "	15,000 00	75,000 00
United States Trust Co., N. Y. . . .	10,000 00	48,000 00
Union Trust Co., " . . . .	10,000 00	32,500 00
Central Trust Co., " . . . .	10,000 00	29,000 00
Metropolitan Trust Co., " . . . .	10,000 00	11,000 00
Connecticut River Co. . . . .	5,000 00	1,000 00

\$5,966,980 00 \$7,222,520 00 \$7,222,520 00

*Loans on Collateral.*

	Par Value.	Market Value.	Loaned.
National Exchange Bank. . . . .	\$500 00	\$650 00	\$500 00
Travelers Insurance Co. . . . .	1,000 00	2,750 00	1,080 00
Broad Brook Co. . . . .	5,600 00	14,000 00	5,000 00
N. Y., N. H. & H. R. R. Co. . . .	4,400 00	7,788 00	1,620 00
Willimantic Linen Co. . . . .	600 00	720 00	400 00
Second Nat. Bk, Springfi'd, Mass	700 00	1,225 00	540 00
Nat. Bank of Commerce, N. Y.	2,500 00	3,625 00	} 3,600 00
Mechanics National Bank, " .	625 00	875 00	
Chi., Burl. & Quincy R. R. Co. .	300 00	343 50	} 2,430 00
Union Pacific R. R. Co. . . . .	1,800 00	828 00	
Atch., Topeka & S. Fe R. R. Co	1,100 00	844 00	
National New Haven Bank. . . . .	200 00	320 00	
N. Y. & N. J. Telephone Co. . . .	1,000 00	700 00	

Totals . . . . . \$20,325 00 \$34,668 50 \$15,170 00 \$15,170 00

Cash in Company's principal office.....	\$6,562 88
Cash deposited in banks.....	1,009,258 72
Interest due and accrued on collateral loans and deposits.....	905 13
Gross premiums in due course of collection.....	352,742 32
Assets of the Company at their actual value.....	\$9,013,517 40

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$33,940 76
Losses reported and unadjusted.....	180,262 34
Losses resisted.....	16,896 35
Total of losses.....	\$231,099 45
Deduct reinsurance.....	1,000 00
Net amount of unpaid losses.....	\$230,099 45
Unearned premiums on risks, one year or less.....	\$813,487 97
Unearned premiums on risks, more than one year....	894,025 50
Unearned premiums on inland navigation risks.....	37,592 93
Unearned premiums as computed above.....	\$1,745,106 40
Reclaimable on perpetual fire policies.....	15,100 73
Due for printing, etc.....	500 00
Commissions and brokerage.....	46,576 22
Return premiums.....	11,644 05
Total liabilities except capital stock and surplus.....	\$2,049,026 85
Capital stock.....	4,000,000 00
Surplus beyond all liabilities.....	2,964,490 55
Under special deposit in Canada.....	\$43,837 70
Total liabilities, including capital and surplus.....	\$9,013,517 40

## IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash.....	\$2,601,483 72	\$192,207 52	
Deduct reinsurance, rebate, abatements, and return premiums.....	242,756 15	24,622 83	
Actual cash premiums.....	\$2,358,727 57	\$167,584 69	\$2,526,312 26
From interest on bonds and mortgages.....			2,180 00
From interest on loans and dividends on stocks and bonds.....			416,550 00
From rents.....			9,967 29
Deposit premiums received from perpetual risks....	\$1,654 43		
Actual cash income.....			\$2,955,009 55

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Amt. paid for losses, (including \$177,- 331.45 occurring in previous yrs). \$1,336,045 60	\$88,824 80	\$1,424,870 40	
Cash dividends.....		720,000 00	
Commissions and brokerage.....		410,795 39	
Salaries and fees.....		155,761 95	
Taxes.....		50,278 04	
All other payments and expenditures.....		125,864 84	
Deposit premium returned during the year.....	\$90 00		
Actual cash expenditures.....		\$2,887,570 62	

VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$287,386,942 00	\$3,226,258 12
Written or renewed during the year (including per- petual).....	231,674,285 00	2,626,379 93
Total .....	519,061,227 00	5,852,638 05
Deduct those expired and marked off....	226,257,458 00	2,468,288 63
In force at the end of the year.....	292,803,769 00	3,384,349 42
Deduct amount re-insured.....	3,557,077 00	43,310 06
Net amount in force.....	\$289,246,692 00	\$3,341,039 36
	Inland.	Premiums.
	\$1,826,016 00	\$75,185 87

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$135,648,602	\$1,626,975 94	1-2	\$813,487 97
1883.....	Two years.....	3,074,384	30,662 27	1-4	7,665 56
1884.....		3,332,574	32,622 66	3-4	24,467 00
1882.....	Three years....	23,735,161	239,506 95	1-6	39,917 82
1883.....		27,972,516	288,897 55	1-2	144,448 77
1884.....		31,678,677	324,043 03	5-6	270,035 86
1881.....	Four years.....	2,334,364	26,496 49	1-8	3,312 06
1882.....		2,589,257	29,681 90	3-8	11,130 71
1883.....		2,836,597	32,105 22	5-8	20,065 75
1884.....		2,361,074	27,527 00	7-8	24,086 13
1880.....	Five years .....	8,103,766	103,430 50	1-10	10,343 05
1881.....		10,742,525	135,192 31	3-10	40,557 69
1882.....		11,891,461	147,687 78	1-2	73,843 89
1883.....		11,306,916	140,658 11	7-10	98,460 67
1884.....		10,981,418	139,656 15	9-10	125,690 54
.....	Perpetual .....	657,400	15,895 50	.95	15,100 73
Totals.....		\$289,246,692	\$3,341,039 36		\$1,722,614 20



Premiums received since the organization of the Company.....	\$95,379,386 78
Losses paid since the Company organized.....	57,378,542 37
Cash dividends paid stockholders.....	14,273,365 00
Stock dividends declared.....	2,805,000 00
Stock owned by directors at par value.....	264,200 00
Losses incurred during the year.....	1,478,383 42
Loaned to stockholders, not officers.....	35,170 00
Special deposits for the exclusive protection of policyholders in Canada, \$112,940.00; liabilities, 43,837.70.	

*Business in Connecticut, 1884.*

Risks taken (no inland).....	\$12,619,281 00
Premiums received.....	109,443 81
Losses paid.....	29,156 01
Losses incurred.....	36,997 11

## CONNECTICUT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1850.

J. D. BROWNE, *President.*CHARLES R. BURT, *Secretary.*

## I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$1,000,000 00
---	----------------

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$57,000 00
Loans on bond and mortgage (first liens) not more than one year's interest due.....	523,550 00
Value of lands mortgaged.....	\$705,800 00
Buildings (insured for \$441,825.00).....	755,900 00
	<u>\$1,461,700 00</u>

*Stocks and Bonds Owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States registered 4 p. c. con.	\$120,000 00	\$146,400 00
MUNICIPAL BONDS—		
City of Hartford.....	15,000 00	15,750 00
“ New Britain.....	15,000 00	15,750 00
“ Middletown, 7's.....	10,000 00	10,600 00
“ “ 6's.....	10,000 00	10,000 00
“ Toledo, Ohio.....	10,000 00	10,500 00
“ Erie, Penn.....	10,000 00	10,300 00
Cass County, Dakota.....	13,000 00	13,000 00
Wapello County, Iowa.....	10,000 00	10,000 00
RAILROAD BONDS—		
Michigan Central.....	20,000 00	24,800 00
Canada Southern.....	50,000 00	48,000 00
Quincy, Alton & St. Louis.....	49,000 00	46,550 00
N. Y., N. H. & H., guaranteed...	40,000 00	50,800 00
Erie gold consols.....	20,000 00	23,800 00
Broadway & Seventh Avenue.....	20,000 00	20,600 00
Dayton & Michigan.....	25,000 00	25,000 00
Chicago, Burlington & Quincy...	7,000 00	6,370 00
Detroit, Lans. & North'n, guarant'd	2,000 00	2,400 00
RAILROAD STOCKS—		
Chicago, Burlington & Quincy....	69,000 00	79,350 00
Chicago, Iowa and Nebraska.....	10,000 00	14,000 00
New York, New Haven & Hartford	60,000 00	105,000 00
Pittsburgh, Fort Wayne & Chicago.	30,000 00	38,100 00
Boston & Albany.....	11,000 00	18,700 00
New York Central & Hud. River..	20,000 00	16,800 00
Detroit, Lansing & Northern, pref..	20,000 00	21,600 00
Chicago, Rock Island & Pacific...	20,000 00	21,200 00
BANK STOCKS—		
Importers & Traders Nat., N. Y...	31,000 00	80,600 00
Fulton National, “ ...	6,900 00	7,935 00
Farm. & Mech. Nat., Hartford....	18,800 00	19,740 00
National Exchange, “ ....	20,600 00	26,780 00
Hartford National, “ ....	30,000 00	51,000 00
First National, “ ....	18,500 00	19,425 00
Ætna National, “ ....	10,000 00	11,500 00
Phoenix National, “ ....	15,000 00	22,500 00
Charter Oak, “ ....	9,300 00	13,485 00
Mercantile National, “ ....	10,000 00	10,500 00
Conn. Trust and Safe Deposit Co..	4,500 00	5,400 00
First National, Minneapolis, Minn.	10,000 00	13,000 00
Second National, New Haven, Ct.	2,200 00	3,454 00
GAS COMPANY BONDS—		
Tiffin, Ohio, Gas Company.....	14,000 00	14,000 00
	\$886,800 00	\$1,104,689 00

*Loans on Collateral.*

	Par Value.	Market Val.	Amt. Loaned.	
N. Y., N. H. & H. R. R. Co's stk.	\$1,000	\$1,750	\$1,200	
Willimantic Linen Co's stock...	2,500	3,500	13,500	
Michigan Central R. R. stock...	10,000	5,500		
Phoenix Insurance Co's stock...	1,300	2,015		
Union Stk. Yd. & Tr. Co's stk. Chi.	6,000	10,500	8,050	
Collins Co's stock, Hartford....	2,000	1,800		
Totals .....	\$22,800	\$25,065	\$22,750	\$22,750 00
Cash in Company's principal office.....				957 21
Cash deposited in bank .....				89,688 14
Gross premiums in due course of collection.....				88,580 56
Assets of the Company at their actual value.....				\$1,887,214 91

## III. LIABILITIES.

Losses reported and unadjusted.....	\$86,880 00
Losses resisted.....	9,777 78
Net amount of unpaid losses.....	\$96,657 78
Unearned premiums on risks, one year or less.....	318,022 29
Unearned premiums on risks, more than one year.....	212,557 51
Unearned premiums as computed above.....	\$530,579 80
Commissions and brokerage.....	18,333 33
Total liabilities, except capital stock and surplus.....	\$645,570 91
Capital stock.....	1,000,000 00
Surplus beyond all liabilities.....	241,644 00
Under special deposit in various States.....	\$38,930 70
Total liabilities, including capital and surplus .....	\$1,887,214 91

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,004,167 03
Deduct re-insurance, rebate, abatement and return premiums.....	161,866 65
Actual cash premiums.....	\$842,300 38
From interest on bonds and mortgages.....	26,661 88
From interest on loans and dividends on stocks and bonds.....	62,394 28
Actual cash income.....	\$931,356 54

## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (inc. \$58,171.90 occurring in previous years)...	\$504,151 05
Cash dividends.....	90,000 00
Commissions and brokerage.....	129,270 17
Salaries and fees.....	57,042 17
Taxes.....	20,035 40
All other payments and expenses.....	61,969 46
Actual cash expenditures.....	\$862,468 25

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire	Premiums.
In force on the 31st day of December of the preceding year.....	\$79,997,797 00	\$924,530 98
Written or renewed during the year.....	84,230,442 00	1,004,167 03
Total .....	\$164,228,239 00	\$1,928,698 01
Deduct those expired and marked off.....	77,513,346 00	900,460 62
Net amount in force.....	\$86,714,893 00	\$1,028,237 39

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$50,274,219	\$636,044 58	1-2	\$318,022 29
1883.....	Two years.....	152,684	1,318 63	1-4	329 65
1884.....		135,984	1,318 53	3-4	988 90
1882.....	Three years....	6,253,520	64,831 43	1-6	10,805 24
1883.....		7,778,504	77,809 39	1-2	38,904 69
1884.....		9,186,889	92,745 49	5-6	77,287 91
1881.....	Four years.....	291,040	2,945 44	1-8	368 18
1882.....		357,132	3,647 61	3-8	1,367 86
1883.....		331,611	3,406 28	5-8	2,128 92
1884.....		165,153	1,744 85	7-8	1,526 74
1880.....	Five years .....	1,432,149	19,223 84	1-10	1,922 38
1881.....		2,055,602	25,246 04	3-10	7,573 80
1882.....		2,560,876	30,673 20	1-2	15,336 60
1883.....		2,948,072	32,685 84	7-10	22,880 06
1884.....		2,791,458	34,596 24	9-10	31,136 58

Totals..... \$86,714,893 \$1,028,237 39 .... \$530,579 80

Premiums received since the reorganization of the Company.....	\$6,231,818 35
Losses paid since the Company reorganized.....	3,333,044 59
Cash dividends paid stockholders.....	1,105,000 00
Stock owned by the directors at par value.....	109,100 00
Loaned to stockholders not officers.....	30,750 00
Loaned to officers and directors.....	17,050 00
Losses incurred during the year.....	530,571 83
Special deposits for the exclusive protection of policy-holders in the States of Oregon, \$50,000.00, liabilities, \$8,305.57; Georgia, \$25,000.00, liabilities, \$10,175.64; North Carolina, \$10,000.00, liabilities, 7,323.42; Virginia, \$35,000.00, liabilities, \$13,126.07.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$3,306,900 00
Premiums received.....	37,819 31
Losses paid.....	6,604 40
Losses incurred.....	8,318 75



## HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Commenced Business, August, 1810.

GEO. L. CHASE, *President*.C. B. WHITING, *Secretary*.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$3,000,000 00
Whole amount of capital actually paid up in cash.....	1,250,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$639,675 60
Loans on bond and mortgage (first liens), not more than one year's interest due.....	972,888 89
Interest accrued on bond and mortgage loans.....	17,213 66
Value of lands mortgaged.....	\$1,125,000 00
Buildings (insured for \$715,578).....	1,354,500 00
	<u>\$2,479,500 00</u>

*Stocks and Bonds owned by the Company.*

				Par Value.	Market Value.
BANK STOCKS—					
Hartford National,	Hartford....			\$51,100 00	\$89,425 00
Phoenix National,	" ....			46,700 00	70,050 00
Connecticut River,	" ....			5,000 00	4,750 00
American National,	" ....			15,000 00	20,250 00
Charter Oak	" ....			20,000 00	28,000 00
Farm. & Mech.	" ....			18,200 00	19,110 00
Mercantile	" ....			15,000 00	15,750 00
First	" ....			17,200 00	17,544 00
Ætna	" ....			31,500 00	37,170 00
City	" ....			20,800 00	13,520 00
Conn. Trust and Safe Deposit Co. . .				23,000 00	29,440 00
American Exchange Nat., N. Y. . .				20,000 00	23,800 00
National Bk. of Commerce, " . .				10,000 00	14,700 00
Importers & Traders Nat., " . .				30,000 00	77,100 00
Bank of America, " . .				30,000 00	45,600 00
Manhattan Company, " . .				10,000 00	14,650 00

	Par Value.	Market Value.
Merchants National, N. Y. . . . .	\$16,700 00	\$25,050 00
Union " " . . . . .	8,000 00	12,000 00
Bank of North America, " " . . . . .	7,000 00	7,070 00
Metropolitan National, " " . . . . .	22,500 00	12,600 00
Blackstone National, Boston . . . . .	10,600 00	10,865 00
Nat. Bk. of Commerce, " " . . . . .	3,200 00	3,656 00
Second National " " . . . . .	10,900 00	16,459 00
Hide & Leather Nat., " " . . . . .	2,400 00	2,718 00
Atlantic " " . . . . .	3,900 00	5,908 50
First " " . . . . .	10,000 00	19,700 00
Boylston " " . . . . .	12,500 00	14,375 00
Merchants (in liquidation), St. Louis . . . . .	10,000 00	1,000 00
Union National, Albany . . . . .	6,200 00	8,060 00
First " " . . . . .	5,000 00	8,500 00
Montreal, Montreal . . . . .	30,000 00	56,400 00
Ontario, Bowmansville . . . . .	6,500 00	6,890 00
RAILROAD STOCKS—		
Connecticut River . . . . .	2,000 00	3,240 00
New York, New Haven & Hartford . . . . .	70,000 00	124,600 00
Chicago, Rock Island & Pacific . . . . .	20,000 00	21,600 00
Chicago & Northwestern, preferred . . . . .	20,000 00	24,700 00
Chicago & North Western . . . . .	50,000 00	43,000 00
Chicago, Burlington & Quincy . . . . .	66,000 00	77,880 00
Chicago, Milwaukee & St. Paul . . . . .	40,000 00	30,000 00
Union Pacific . . . . .	20,000 00	9,700 00
UNITED STATES AND STATE BONDS—		
United States, 4½ per c. . . . .	205,000 00	231,650 00
Tennessee State, 6 per c. . . . .	33,000 00	13,860 00
Alabama State, Class A, 8 per c. . . . .	10,000 00	8,400 00
South Carolina Consols, 6 per c. . . . .	14,500 00	15,660 00
Toledo, O., Water Works, 8 per c. . . . .	5,000 00	6,250 00
H R & P. C. (guaranteed by N. Y., N. H. & H.), 7 per c. . . . .	50,000 00	65,000 00
MUNICIPAL BONDS—		
New Brunswick, N. J., city, 7 p. c. . . . .	45,000 00	49,500 00
Pawtucket, R. I., town, 7 per c. . . . .	75,000 00	90,000 00
Dubuque, Iowa, city, 6 per c. . . . .	25,000 00	28,000 00
Des Moines, Iowa, city, 7 per c. . . . .	50,000 00	57,500 00
RAILROAD BONDS—		
Chicago & Western Ind., 6 per c. . . . .	75,000 00	84,000 00
Minneapolis Union, 6 per c. . . . .	50,000 00	55,000 00
Minnesota state, 4½ p. c. . . . .	3,000 00	3,000 00
Clev., Col., Cin. & Ind., 7 per c. . . . .	8,000 00	9,600 00
Nash. & Decatur 1st mort., 7 p. c. . . . .	50,000 00	60,000 00
MISCELLANEOUS—		
Connecticut River Co. . . . .	12,000 00	3,000 00
	<hr/>	<hr/>
	\$1,527,400 00	\$1,847,250 50
		\$1,847,250 50

*Loans on Collateral.*

	Par Value.	Market Value.	Loaned.	
N. Y., L. E. & W. R. R. pref. sk.	\$60,000	\$16,400	\$68,275	
Norfolk & West. R. R. pref. stk.	95,000	19,000		
N. London & North. R. R. stk.	20,000	23,400		
Ft. Worth & Den. City 1st m. bs.	30,000	18,900		
N. Y., L. E. & West. R. R. stk.	140,000	19,600	146,850	
N. Y. Cen. & Hud. River stock.	90,000	79,200		
L. S. & Mich. South. R. R. stk.	10,000	6,200		
Ætna Ins. Co. stock, Hartford..	13,400	30,150		
National Ins. Co. stock, " ..	10,800	12,420	45,000	
Chi., Rock Isl. & Pac. R. R. stk.	10,000	10,800		
Eagle Lock Co. stock.....	1,250	3,000		
Cincinnati & Springfield 1st m. bs.	1,000	1,000		
Indianapolis & Cincinnati bonds.	3,000	3,000	50,000	
St. L., Kan. City & North'n bds.	10,000	10,000		
Quin. & Tol. 1st m. 7 p. c. bds..	2,000	1,900		
Decatur & E. St. Louis s. f. bds.	3,000	2,850		
W., St. L. & Pac. (C. div.) 5 p. c. bs.	10,000	7,200	21,000	
Toledo, Peoria & W. 7 p. c. bs..	5,000	4,000		
Yale & Towne Mfg. Co. stock..	4,000	4,000		
American Tel. & Cable Co. stk.	15,000	7,800		
New York & New Haven stock	5,000	8,750	50,000	
N. Y. C. & Hudson River stock.	10,000	8,700		
Little R., M. Riv. & T. sk., 7 p. c. bs.	22,000	8,800		
Travelers Insurance Co. stock..	5,000	13,500		
P. & F. Corbin Corp'n, N. Brit., Ct.	2,000	3,500	20,000	
Wab., St. Louis & Pac. 7 p. c. bs.	70,000	45,500		
Peoria & Pekin Union inc. bds..	50,000	20,000		
Citizens R'y Co. stock, St. Louis.	41,400	41,400		
Totals .....	\$738,850	\$430,970	\$351,125	\$351,125 00
Cash in Company's principal office.....				479 50
Cash deposited in bank.....				294,046 14
Interest due and accrued on collateral loans .....				5,826 19
Premiums in course of collection.....				347,772 36
Rents due and accrued.....				3,782 09
State tax due from non-resident stockholders.....				11,770 08
Assets of the company at their actual value.....				\$4,491,830 01

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$68,325 67	
Losses reported and unadjusted.....	152,045 71	
Losses resisted.....	38,598 31	
Net amount of unpaid losses.....		\$258,969 69
Unearned premiums on risks, one year or less.....	\$827,824 32	
Unearned premiums on risks, more than one year...	891,883 35	
Unearned premiums as computed above.....		\$1,719,707 67
Commissions and brokerage.....		33,750 00
Total liabilities except capital stock and surplus.....		\$2,012,427 36

## HARTFORD FIRE INSURANCE COMPANY.

17

Capital stock.....	\$1,250,000 00
Surplus beyond all liabilities.....	1,229,402 65
Under special deposits in various States and coun- tries .....	\$148,486 69
Total liabilities, including capital and surplus.....	<u>\$4,491,830 01</u>

### IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,683,120 21
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>340,220 87</u>
Actual cash premiums.....	\$2,342,899 34
From interest on bonds and mortgages.....	59,767 72
From interest on loans and dividends on stocks and bonds.....	131,538 70
From rents.....	<u>27,945 20</u>
Actual cash income.....	\$2,562,150 96

### V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$226,011.65 oc- curring in previous years).....	\$1,674,199 31
Deduct re-insurance.....	150,904 80
Net amount paid for losses.....	\$1,523,294 51
Cash dividends.....	250,000 00
Commissions and brokerage.....	345,920 96
Salaries and fees.....	169,274 64
Taxes.....	47,496 48
All other payments and expenses.....	<u>171,845 92</u>
Actual cash expenditures.....	\$2,507,832 51

### VI. MISCELLANEOUS.

In force on the 31st day of December of the preced- ing year.....	\$264,117,145	\$3,193,318 75
Written or renewed during the year.....	215,184,607	2,683,018 11
Total .....	<u>\$479,301,752</u>	<u>\$5,876,336 86</u>
Deduct those expired and marked off.....	195,879,558	2,418,129 52
In force at the end of the year.....	\$283,422,194	\$3,458,207 34
Deduct amount re-insured.....	<u>8,044,023</u>	<u>101,953 90</u>
Net amount in force.....	\$275,378,171	\$3,356,253 44



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$123,802,378	\$1,655,648 65	1-2	\$827,824 32
1883.....	Two years.....	469,695	3,462 23	1-4	865 55
1884.....		380,859	3,224 02	3-4	2,418 02
1882.....	Three years....	25,189,191	265,904 50	1-6	44,317 41
1883.....		28,894,017	307,750 68	1-2	153,875 34
1884.....		32,245,232	345,397 54	5-6	287,831 29
1881.....	Four years.....	1,960,396	20,244 27	1-8	2,530 53
1882.....		1,591,330	17,423 64	3-8	6,533 85
1883.....		1,779,806	18,476 20	5-8	11,547 65
1884.....		1,465,433	15,001 56	7-8	13,126 37
1880.....	Five years.....	8,948,673	111,485 02	1-10	11,148 50
1881.....		11,304,905	137,658 96	3-10	41,297 68
1882.....		13,116,351	156,010 27	1-2	78,005 13
1883.....		12,757,019	151,616 36	7-10	106,131 45
1884.....		11,472,886	146,949 54	9-10	132,254 58

Totals.....\$275,378,171 \$3,356,253 44 .... \$1,719,707 67

Premiums received since the organization of the company..... \$45,724,398 89

Losses paid since the company organized..... 28,710,925 20

Cash dividends paid stockholders..... 5,063,100 00

Stock dividends declared..... 950,000 00

Stock owned by directors at par value..... 164,100 00

Losses incurred during the year..... 1,522,282 13

Special deposits for the exclusive protection of policy-holders in the States of Georgia, \$25,000.00, liabilities, \$20,534.91; North Carolina, \$10,000.00, liabilities, \$16,787.75; Virginia, \$50,000.00, liabilities, \$16,140.55; Oregon, \$50,000.00, liabilities, \$20,440.97; Canada, \$100,000.00, liabilities, \$74,582.51. Total liabilities, \$148,486.69.

*Business in Connecticut, 1884.*

Fire risks taken (no inland)..... \$6,917,093 00

Premiums received..... 79,546 57

Losses paid..... 40,801 95

Losses incurred..... 36,669 50

## MERIDEN FIRE INSURANCE COMPANY.

MERIDEN, CONN.

Commenced Business, February, 1872.

A. CHAMBERLAIN, *President*,E. B. COWLES, *Secretary*.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due .....	\$24,000 00
Interest due and accrued on bond and mortgage loans.....	60 00
Value of lands mortgaged.....	\$37,500 00
Buildings (insured for \$32,300.00).....	45,500 00
Total .....	\$83,000 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States registered, 4 per c...	\$20,000 00	\$24,600 00
MUNICIPAL BONDS—		
Meriden city water, 7 per c.....	5,000 00	5,750 00
Cleveland, O., city, 6 per c.....	10,000 00	11,800 00
Cincinnati, O., city, 6 per c.....	10,000 00	12,000 00
Dayton, O., city, 6 per c.....	20,000 00	23,600 00
RAILROAD BONDS—		
H. R. & Port Chester, 7 per c., reg.	15,000 00	19,950 00
“ “ 6 per c., “	2,000 00	2,400 00
Danbury & Norwalk, 7 per c.....	9,500 00	11,210 00
Dayton & Michigan, 5 per c.....	5,000 00	5,350 00
Housatonic .....	10,000 00	10,000 00
BANK STOCKS—		
First National, Meriden, Conn....	13,500 00	15,525 00
Home “ “ “ ....	27,300 00	34,125 00
Meriden “ “ “ ....	8,900 00	11,570 00
N.Britain “ N. Britain, “ ....	4,500 00	6,975 00

## MERIDEN FIRE INSURANCE COMPANY.

	Par Value.	Market Value.	
Yale National, New Haven, Conn.	\$5,500 00	\$6,325 00	
Hartford " Hartford, " .	5,000 00	9,000 00	
Merc'tile " " " .	5,000 00	5,500 00	
Phoenix " " " .	200 00	320 00	
First National, Wallingford, Conn.	1,500 00	1,650 00	
Southington Nat., South'ton, "	5,000 00	5,350 00	
RAILROAD STOCKS—			
N. Y., New Haven & Hartford...	2,500 00	4,375 00	
Danbury & Norwalk .....	5,000 00	3,750 00	
Chi., Mil. & St. Paul, preferred ...	5,000 00	5,250 00	
MISCELLANEOUS—			
Adams Express Company stock...	2,000 00	2,600 00	
Meriden Gaslight Company stock.	2,500 00	2,750 00	
Totals .....	\$179,900 00	\$241,725 00	\$241,725 00
Cash in Company's principal office.....			1,339 83
Cash deposited in bank .....			18,191 22
Interest due and accrued on stocks.....			1,192 50
Gross premiums in due course of collection.....			11,068 25
Rents due and accrued.....			503 33
Due from non-resident stockholders for taxes paid.....			107 80
Miscellaneous property, not included above.....		\$4,000 00	
Assets of the Company at their actual value.....			\$298,187 93

## III. LIABILITIES.

Losses reported and unadjusted.....	\$8,152 45	
Losses resisted.....	600 00	
Total losses.....	\$8,752 45	
Deduct re-insurance.....	865 50	
Net amount of unpaid losses.....		\$7,886 95
Unearned premiums on risks, one year or less.....	\$20,728 80	
Unearned premiums on risks, more than one year...	19,301 92	
Unearned premiums as computed above.....		40,030 72
Due and accrued for salaries, etc.....		400 00
Commissions and brokerage.....		784 59
Total liabilities, except capital stock and surplus.....		\$49,102 26
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		49,085 67
Total liabilities, including capital and surplus.....		\$298,187 93

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$88,122 15	
Deduct reinsurance, rebate, abatement, and return premiums.....	22,565 75	
Actual cash premiums.....		\$65,556 40

Interest on bonds and mortgages.....	\$1,493 64
Interest on loans and dividends on stocks and bonds.....	12,470 26
From all other sources.....	2,787 72
Actual cash income.....	\$82,308 02

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$10,855.15 occurring in previous years).....	\$56,423 90
Deduct salvages and reinsurance.....	13,313 42
Net amount paid for losses.....	\$43,110 48
Cash dividends.....	16,000 00
Commissions and brokerage.....	11,171 04
Salaries and fees.....	5,178 34
Taxes.....	1,292 14
All other payments and expenses.....	3,109 21
Actual cash expenditures.....	\$79,861 21

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$6,767,084 00	\$70,330 12
Written or renewed during the year.....	7,532,445 00	90,389 33
Total.....	\$14,299,529 00	\$160,719 45
Deduct those expired and marked off.....	5,957,343 00	65,352 60
In force at the end of the year.....	\$8,342,186 00	\$95,366 85
Deduct amount reinsured.....	1,503,193 00	19,051 06
Net amount in force.....	\$6,838,993 00	\$76,315 79

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$3,258,565	\$41,457 59	1-2	\$20,728 80
1882.....	Three years....	345,263	3,273 87	1-6	554 77
1883.....		555,114	5,696 75	1-2	2,848 37
1884.....		464,951	4,933 12	5-6	4,110 90
1880.....	Five years.....	308,559	3,175 36	1-10	317 53
1881.....		277,468	2,908 97	3-10	872 67
1882.....		527,541	4,490 54	1-2	2,245 27
1883.....		546,946	4,945 75	7-10	3,461 99
1884.....		554,586	5,433 84	9-10	4,890 42
Totals.....		\$6,838,993	\$76,315 79		\$40,030 72

Premiums received since the organization of the Company.....	\$1,834,202 50
Losses paid since the Company organized.....	1,136,400 52
Cash dividends paid stockholders.....	184,000 00
Stock owned by the directors at par value.....	75,600 00



## NATIONAL FIRE INSURANCE COMPANY.

Losses incurred during the year.....	\$ 40,342 25
Loaned to officers and directors.....	2,500 00
Loaned to stockholders not officers.....	15,000 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland) .....	\$2,145,870 00
Premiums received.....	25,965 02
Losses paid.....	11,518 27
Losses incurred.....	11,909 00

## NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, December 1, 1871.

MARK HOWARD, *President.*JAMES NICHOLS, *Secretary.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$30,495 <sup>7</sup> / <sub>8</sub>
Loans on bond and mortgage (first lien), not more than one year's interest due.....	503,750 00
Interest due and accrued on bond and mortgage loan.....	9,742 15
Value of lands mortgaged.....	\$767,040 00
Buildings (insured for \$418,060).....	656,300 00
Total .....	\$1,423,340 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4½ per c.....	\$50,000 00	\$56,500 00
“ 4 per c.....	50,000 00	61,375 00
MUNICIPAL BONDS—		
Hartford city, capitol.....	25,000 00	31,250 00
“ “ water.....	10,000 00	10,600 00
New Britain city.....	6,000 00	7,200 00

	Par Value.	Market Value.
Rochester city.....	\$25,000 00	\$32,500 00
Lockport city.....	10,000 00	12,200 00
Buffalo city.....	15,000 00	18,450 00
Cleveland city.....	10,000 00	11,300 00
Detroit city.....	13,000 00	15,860 00
Meriden town.....	10,000 00	10,500 00
West Middle School District, Hfd.	25,000 00	29,500 00
RAILROAD BONDS—		
St. Johnsbury & Lake Champlain.	20,000 00	22,000 00
Danbury & Norwalk.....	10,000 00	10,200 00
Harlem River & Port Chester....	25,000 00	31,250 00
Erie.....	20,000 00	23,800 00
Jackson, Lansing & Saginaw....	20,000 00	21,000 00
Cleve., Col., Cin. & Indianapolis..	20,000 00	24,000 00
Chicago & Western Indiana.....	20,000 00	20,000 00
Chicago & Northwestern.....	20,000 00	22,200 00
Chicago, Milwaukee & St. Paul...	10,000 00	11,000 00
Chicago, Burlington & Quincy....	10,000 00	10,300 00
Hannibal & St. Joseph.....	20,000 00	22,800 00
RAILROAD STOCKS—		
New York, N. Haven & Hartford.	40,000 00	72,000 00
New York & Harlem.....	10,000 00	19,000 00
New York Central & Hud. River..	50,000 00	43,500 00
Pennsylvania.....	29,150 00	29,150 00
Pittsburgh, Fort Wayne & Chicago.	20,000 00	25,400 00
Cleveland & Pittsburgh.....	10,000 00	13,700 00
Illinois Central.....	11,700 00	13,228 00
Chicago, Burlington & Quincy....	11,000 00	12,760 00
Chicago, Rock Island & Pacific...	30,000 00	31,800 00
BANK STOCKS—		
Metropolitan National, N. Y..	10,000 00	5,000 00
Central “ “ ..	5,000 00	5,750 00
Farmers & Mech's “ Hartford..	15,000 00	16,500 00
Charter Oak “ “ ..	10,000 00	14,500 00
Hartford “ “ ..	30,000 00	52,500 00
Phoenix “ “ ..	30,000 00	45,000 00
Ætna “ “ ..	21,500 00	25,800 00
City “ “ ..	5,000 00	3,500 00
Mercantile “ “ ..	5,000 00	5,250 00
National Exchange “ ..	12,350 00	16,796 00
Second National, New Haven....	5,000 00	7,750 00
Thames “ Norwich.....	10,000 00	14,000 00
National of the Republic, Boston..	7,500 00	9,750 00
Boston National, Boston.....	7,000 00	7,840 00
St. Paul “ St. Paul.....	7,000 00	7,000 00
Merchants, St. Louis.....	250 00	175 00
MISCELLANEOUS—		
Willimantic Linen Co.....	8,000 00	11,200 00
Totals .....	\$844,450 00	\$1,024,634 00
		\$1,024,634 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
N. Y. Elevated R. R. bonds....	\$2,000 00	\$2,340 00	\$1,440 00	
N. Y., N. H. & H. R. R. stock.	500 00	900 00	} 400 00	
Hartford Gas Light stock.....	125 00	145 00		
Adams Express Co. stock.....	1,500 00	1,875 00	} 1,800 00	
Htfd. & Weth'sf'd H. R.R. stock.	600 00	630 00		
Travelers Insurance Co. stock..	22,100 00	59,670 00	14,450 00	
Totals .....	\$26,825 00	\$65,560 00	\$18,090 00	\$18,090 00
Cash in Company's principal office.....				1,174 03
Cash deposited in bank .....				128,521 22
Premiums in course of collection.....				46,000 00
Interest due and accrued on bonds and bank deposits.....				7,443 33
Interest due and accrued on collateral loans.....				452 25
Assets of the Company at their actual value.....				\$1,770,302 96

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,364 24	
Losses reported and unadjusted.....	30,302 59	
Losses resisted.....	6,000 00	
Net amount of unpaid losses.....		\$50,666 83
Unearned premiums on risks, one year or less.....	\$177,566 51	
Unearned premiums on risks, more than one year....	116,323 19	
Unearned premiums as computed above.....		\$293,889 70
Total liabilities except capital stock and surplus.....		\$344,556 53
Capital stock.....		1,000,000 00
Surplus beyond all liabilities.....		425,746 43
Total liabilities, including capital and surplus.....		\$1,770,302 96

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$490,031 85	
Deduct reinsurance, rebate, abatement, and return premiums .....	38,322 62	
Actual cash premiums.....		\$451,709 23
Interest on bonds and mortgages.....		30,307 74
Interest on loans and dividends on stocks and bonds.....		61,456 87
From all other sources.....		2,950 50
Actual cash income.....		\$546,424 34

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$46,528.50 occurring in previous years).....	\$240,038 51	
Deduct salvage and re-insurance.....	3,168 23	
Net amount paid for losses.....		\$236,870 28
Cash dividends.....		100,000 00

Commissions and brokerage.....	\$69,256 87
Salaries and fees.....	33,261 14
Taxes.....	12,924 45
All other payments and expenses.....	28,876 35
Actual cash expenditures.....	\$481,189 09

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$45,350,312 00	\$517,488 11
Written or renewed during the year.....	40,781,908 00	490,031 85
Total.....	\$86,132,220 00	\$1,007,519 96
Deduct those expired and marked off.....	38,418,318 00	432,190 64
In force at the end of the year.....	\$47,713,902 00	\$575,329 32
Deduct amount reinsured.....	287,234 00	3,291 42
Net amount in force.....	\$47,426,668 00	\$572,037 90

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$27,629,287	\$355,133 02	1-2	\$177,566 51
1883.....	Two years.....	169,503	1,772 77	1-4	443 19
1884.....		70,693	819 76	3-4	614 82
1882.....	Three years....	3,313,428	33,641 82	1-6	5,606 97
1883.....		3,555,240	38,682 17	1-2	19,341 08
1884.....		4,463,618	48,810 46	5-6	40,675 37
1881.....	Four years.....	150,950	1,569 55	1-8	196 19
1882.....		181,945	1,803 71	3-8	676 39
1883.....		246,082	2,495 82	5-8	1,559 89
1884.....		160,908	1,736 67	7-8	1,519 58
1880.....	Five years.....	980,105	11,261 74	1-10	1,126 17
1881.....		1,561,520	17,060 80	3-10	5,118 24
1882.....		1,979,547	21,080 90	1-2	10,540 45
1883.....		1,547,307	18,234 90	7-10	12,764 43
1884.....		1,416,535	17,933 81	9-10	16,140 42
Totals.....		\$47,426,668	\$572,037 90		\$293,889 70

Premiums received since the organization of the Company.....	\$4,767,014 09
Losses paid since the Company organized.....	2,276,354 71
Cash dividends paid stockholders.....	977,000 00
Stock dividends declared.....	100,000 00
Stock owned by directors at par value.....	108,900 00
Losses incurred during the year.....	235,008 61
Amount loaned to stockholders, not officers.....	16,290 00

*Business in Connecticut, 1884.*

Risks taken (no inland).....	\$3,013,507 00
Fire premiums received.....	31,645 61
Losses paid.....	10,587 56
Losses incurred.....	9,102 56



## NORWALK FIRE INSURANCE COMPANY,

NORWALK, CONN.

Commenced Business, May 12, 1860.

WILLIAM C. STREET, *President*.GEORGE R. COWLES, *Secretary*.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	50,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$10,300 00
Interest due and accrued on bond and mortgage loans.....	432 70
Value of lands mortgaged.....	\$10,900 00
Buildings (insured for \$16,100).....	18,000 00
	<hr/>
	\$28,900 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
BANK STOCKS—		
Fairfield County National.....	\$1,000 00	\$1,250 00
National, Norwalk.....	1,800 00	1,980 00
Central National, Norwalk.....	1,500 00	1,800 00
Fourth National, New York.....	4,000 00	4,640 00
German-American, New York....	1,125 00	1,158 75
RAILROAD STOCKS—		
Lake Shore & Michigan Southern.	3,000 00	1,837 50
New York, Lackawanna & Western	5,000 00	4,250 00
Chicago, Milwaukee & St. Paul...	4,000 00	2,810 00
Chicago, Rock Island & Pacific...	3000, 00	3,150 00
RAILROAD BONDS—		
Toledo, Ann Arbor & Grand Trunk	3,000 00	2,850 00
Milwaukee, Lake Shore & West'n.	3000, 00	2,985 00
N. Y., Susquehanna & Western...	3000, 00	1,710 00
Danbury & Norwalk, 1892.....	1,000 00	1,100 00
MISCELLANEOUS—		
Norwalk Gas Light Co.....	475 00	600 00
Totals .....	<hr/>	<hr/>
	\$34,900 00	\$32,121 25
		\$32,121 25

*Loans on Collateral.*

	Par Value.	Market Value.	Am. Loaned.	
Fairfield County National Bank.	\$600 00	\$750 00	\$600 00	
Danbury & Norwalk R. R. ....	750 00	450 00	300 00	
St. Paul & Duluth R. R. ....	1,200 00	900 00	750 00	
National Bank of Norwalk. ....	300 00	330 00	300 00	
Danbury & Norwalk R. R. ....	300 00	180 00	150 00	
Union Mfg. Co., Norwalk. ....	1,750 00	2,800 00	2,400 00	
Norwalk Gas Light Co. ....	2,500 00	3,125 00	1,500 00	
Cin., Sand'y & Clevel'd R. R. bs.	500 00	500 00	600 00	
Stamford National Bank. ....	360 00	540 00		
American Exchange Bank. ....	3,000 00	3,300 00	1,500 00	
Fairfield County National Bank.	1,000 00	1,250 00	900 00	
Norwalk Gas Light Co. ....	1,000 00	1,250 00	750 00	
Norwalk Mills Co. ....	500 00	750 00	300 00	
Danbury & Norwalk R. R. ....	1,500 00	900 00	750 00	
Norwalk Mills Co. ....	2,500 00	3,750 00	1,800 00	
Westchester Fire Insurance Co..	1,110 00	1,387 00	300 00	
Westchester Fire Insurance Co..	250 00	312 00	150 00	
Central National Bank. ....	1,000 00	1,200 00	600 00	
Mortgage on real estate. ....	3,000 00	1,200 00	2000, 00	
Norwalk Gas Light Co. ....	1,000 00	1,250 00		
Union Mfg. Co., Norwalk. ....	1,000 00	1,600 00	1,200 00	
Lounsbury & Bissell Co. ....	3,750 00	3,750 00	2,825 00	
Culver loan, secured by mortgages in Jersey City .....	3,925 00	3,925 00	3,925 00	
Personal loans, endorsed security or joint and several notes..	17,100 00	17,100 00	17,100 00	
Totals .....	\$49,895 00	\$52,499 00	\$40,700 00	\$40,700 00
Cash in Company's principal office. ....				239 11
Cash deposited in bank. ....				4,239 21
Interest accrued on stocks. ....				1,166 65
Interest due and accrued on collateral loans. ....				5,274 00
Gross premiums in due course of collection. ....				148 15
Premiums unpaid on policies which have been issued more than three months. ....			\$979 60	
Assets of the Company at their actual value. ....				\$94,621 07

## III. LIABILITIES.

Unearned premiums on risks, one year or less. ....	\$2,474 83	
Unearned premiums on risks, more than one year. ...	3,442 73	
Unearned premiums as computed above. ....		\$5,917 56
Total liabilities, except capital stock and surplus. ....		\$5,917 56
Capital stock. ....		50,000 00
Surplus beyond all liabilities. ....		38,703 51
Total liabilities, including capital and surplus. ....		\$94,621 07

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$13,765 69	
Deduct reinsurance, rebate, abatement, and return premiums .....	4,655 83	
Actual cash premiums.....		\$9,109 86
Interest on bonds and mortgages.....		627 62
Interest on loans and dividends on stocks and bonds.....		4,921 59
Actual cash income.....		\$14,659 07

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$2,964 50	
Deduct salvages and reinsurance.....	1,109 85	
Net amount paid for losses.....		\$1,854 65
Cash dividends.....		4,000 00
Commissions and brokerage.....		1,805 05
Salaries and fees.....		1,685 00
All other payments and expenses.....		615 69
Actual cash expenditures.....		\$9,960 39

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$1,964,274 70	\$17,749 98
Written or renewed during the year.....	1,161,953 82	12,114 66
Totals .....	\$3,126,228 52	\$29,864 64
Deduct those expired and marked off.....	1,187,347 70	10,994 00
In force at the end of the year.....	\$1,938,880 82	\$18,870 64
Deduct amount reinsured.....	658,937 30	6,693 62
Net amount in force.....	\$1,279,943 52	\$12,177 02

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$709,853 64	\$8,184 68	1-2	\$4,092 34
1883.....	Two years.....	2,200 00	10 00	1-4	2 50
1884.....		3,167 68	26 70	3-4	20 03
1882.....	Three years....	302,451 00	2,419 49	1-6	403 24
1883.....		268,455 00	2,091 90	1-2	1,045 95
1884.....		311,360 00	2,434 22	5-6	2,028 52
1880.....	Five years.....	44,400 00	479 17	1-10	47 92
1881.....		90,058 00	937 77	3-10	281 33
1882.....		63,160 50	695 15	1-2	347 58
1883.....		84,175 00	905 19	7-10	633 63
1884.....		59,600 00	686 37	9-10	617 73
Totals .....		\$1,938,880 82	\$18,870 64	....	\$9,520 77
Less amt. reinsured....		658,937 30	6,693 62	....	3,603 21
Totals. ....		\$1,279,943 52	\$12,177 02	....	\$5,917 56

# ORIENT FIRE INSURANCE COMPANY.

29

Premiums received since the organization of the Company.....	\$292,251 94
Losses paid since the Company organized.....	121,117 26
Cash dividends paid stockholders.....	78,200 00
Stock owned by directors at par value.....	17,850 00
Losses incurred during the year.....	1,723 15
Loaned to officers and directors.....	10,710 00
Loaned to stockholders, not officers.....	15,440 00

## *Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,161,953 82
Premiums received.....	13,765 69
Losses paid.....	1,854 65
Losses incurred.....	1,723 15

# ORIENT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, January, 1872.

JOHN W. BROOKS, *President.*

GEORGE W. LESTER, *Secretary.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$2,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$37,115 27
Loans on bond and mortgage (first liens), not more than one year's interest due.....	239,576 67
Interest accrued on bond and mortgage loans.....	3,557 05
Value of mortgaged premises (insured for \$215,690).....	\$660,415 00



*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
<b>BANK STOCKS—</b>		
American National, Hartford.....	\$25,200 00	\$34,272 00
Ætna “ “ .....	12,200 00	14,640 00
Charter Oak “ “ .....	13,000 00	18,850 00
Farm.&Mech. “ “ .....	15,000 00	16,500 00
Mercantile “ “ .....	15,200 00	15,960 00
Phoenix “ “ .....	6,200 00	9,300 00
Exchange “ “ .....	9,300 00	12,369 00
City “ “ .....	13,200 00	9,240 00
Hartford “ “ .....	100,000 00	175,000 00
First “ “ .....	7,100 00	7,384 00
Conn.Trust & Safe Deposit Co., Hfd.	10,000 00	12,800 00
Thames National, Norwich.....	20,000 00	28,600 00
First “ “ .....	10,000 00	11,800 00
Rockville “ Rockville.....	600 00	780 00
Metropolitan “ New York.....	7,500 00	3,750 00
Mechanics “ “ .....	7,550 00	10,079 25
<b>RAILROAD STOCKS—</b>		
N. Y., N. H. & H.....	30,000 00	52,500 00
Cleveland & Pittsburgh.....	20,000 00	27,400 00
N. Y. Central & Hudson River...	20,000 00	17,200 00
C. B. & Quincy .....	11,000 00	12,650 00
Union Pacific.....	5,000 00	2,300 00
Central “ .....	10,000 00	3,350 00
Naugatuck .....	3,000 00	5,250 00
<b>RAILROAD BONDS—</b>		
Terre Haute & Logansport, 6 per c.	10,000 00	11,000 00
C., M. & St. Paul, I. & D. Ext., 1908, 7 per cent. ....	20,000 00	24,200 00
Indianapolis & Cin., 1858, 7 per c.	16,500 00	17,490 00
Dayton & Michigan, 5 per cent. ...	25,000 00	26,500 00
Vermont Valley, 1871, 5 per cent. .	25,000 00	26,750 00
St. Johnsbury & L. Ch., 6 per c. . .	15,000 00	16,500 00
C. C. C. & I. (Con.), 1914, 7 per c.	25,000 00	30,500 00
Kansas Pacific, 1st Con., 6 per c. .	10,000 00	9,300 00
Morris & Essex, 1st Con., 7 per c.	10,000 00	12,300 00
<b>MUNICIPAL BONDS—</b>		
County of Peoria, Ill., 8 per c. ....	5,000 00	5,200 00
Town of Pawtucket, R. I., 7 per c.	25,000 00	30,000 00
City of New Brunswick, N. J., 6 p.c.	10,000 00	11,000 00
City of Evansville, Ind., 7 per c. . .	15,000 00	15,000 00
Atlantic Dock Co., 5 per c. ....	9,000 00	9,720 00
Town of Norwich, Conn., 7 per c.	60,000 00	78,000 00
City of Lockport, N. Y., 7 per c. .	10,000 00	12,000 00
City of Washington, Ind., 8 per c.	9,000 00	9,900 00
City of Indianapolis, Ind., 6 per c.	20,000 00	22,000 00
City of Des Moines, Iowa, 7 per c.	10,000 00	11,500 00

	Par Value.	Market Value.	
Town of Hartford, Ct., 4½ per c.	\$5,000 00	\$5,200 00	
Town of Windsor Locks, Ct., 5 p.c.	8,500 00	8,500 00	
County of Wapello, Iowa, 6 per c.	10,000 00	10,000 00	
Salamanca, N. Y., S. Dist. 4, 6 p.c.	13,000 00	13,650 00	
Totals .....	\$737,050 00	\$918,184 25	\$918,184 25

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
National Fire Ins. Co., Hartford.	\$2,500	\$2,925	\$600
“ “ “	1,600	1,872	1,350
Connecticut “ “	2,000	2,200	1,350
Ætna “ “	400	900	700
“ “ “	300	675	500
“ “ “	1,500	3,375	2,520
Ætna Life Insurance Co., “	3,000	6,750	1,200
Ætna Fire Insurance Co., “	200	450	1,880
American Nat. Bank, “	750	1,020	
Charter Oak “ “	500	725	
First “ “	300	312	
Security Co., Hartford.	500	625	4,050
Hartford Trust Co., “	2,500	2,800	
Collins Co., Collinsville. ....	1,000	900	
Ame'n Screw Co., Providence, R.I.	600	1,500	3,000
Conn. Gen. Life Ins. Co., Hartford	3,500	4,025	
Middlesex Co. Nat. Bk., Middleto'n	700	735	
Adams Express Co. ....	2,400	3,000	1,350
“ “ “	500	625	500
“ “ “	2,800	3,500	4,000
Morris & Essex R. R. Co., 1914.	2,000	2,700	
Eagle Lock Co., Terryville, Ct..	1,625	3,250	
Meriden Britannia Co., Meriden, Ct.	250	1,062	5,000
N.Y.C. & Hudson River R.R. Co.	1,000	860	
C., B. & Quincy Railroad Co...	1,700	1,955	
N. Y., N. H. & H. R. R. Co...	4,600	8,280	1,000
Ætna Fire Ins. Co., Hartford...	1,000	2,250	800
Willimantic Linen Co., “ ...	8,500	11,220	21,000
Billings & Spencer Co., “ ...	2,500	5,000	
Adams Express Co. ....	4,000	5,000	
Ætna Fire Ins. Co., Hartford...	2,500	5,625	30,000
Willimantic Linen Co., “ ...	26,750	35,310	
Russell & Erwin M'f'g. Co., New Britain .....	2,500	10,500	
Union Pacific R. R. Co. ....	10,000	4,600	1,050
Indianapolis & Cin. R. R. Co. .	2,000	2,120	2,000
Macoupin County—funding....	1,000	1,000	
Indianapolis & Cin. R. R. Co...	3,000	3,180	3,000
Keokuk & Des Moines R. R., 1923	500	575	
	\$102,975	\$143,401	\$87,210
			\$87,210 00

Cash in Company's principal office.....	\$3,950 63
Cash deposited in bank.....	78,932 63
Interest due and accrued on stocks and bonds.....	11,461 70
Interest due and accrued on collateral loans.....	1,525 32
Gross premiums in due course of collection.....	92,629 67
Rents.....	300 00
Assets of the Company at their actual value.....	<u>\$1,474,443 19</u>

## III. LIABILITIES.

Losses reported and unadjusted.....	\$64,342 93
Losses resisted.....	2,150 00
Net amount of unpaid losses.....	<u>\$66,492 93</u>
Unearned premiums on risks, one year or less.....	\$209,797 96
Unearned premiums on risks, more than one year...	111,900 60
Unearned premiums as computed above.....	<u>321,698 56</u>
Commissions and brokerage.....	12,774 43
Total liabilities, except capital stock and surplus.....	<u>400,965 92</u>
Capital stock.....	1,000,000 00
Surplus beyond all liabilities.....	73,477 27
Total liabilities, including capital and surplus.....	<u>1,474,443 19</u>

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$596,269 38
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>78,234 59</u>
Actual cash premiums.....	\$518,034 79
Interest on bonds and mortgages.....	12,486 27
Interest on loans and dividends on stocks and bonds.....	54,794 15
Rents.....	710 00
Actual cash income.....	<u>\$586,025 21</u>

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$50,988.36) occur- ring in previous years).....	\$323,257 38
Deduct salvages and reinsurance.....	<u>6,660 13</u>
Net amount paid for losses.....	\$316,597 25
Commissions and brokerage.....	88,741 06
Salaries and fees.....	39,352 39
Taxes.....	11,925 22
All other payments and expenses.....	48,096 70
Actual cash expenditures.....	<u>\$504,712 62</u>

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$42,956,987 00	\$544,098 84
Written or renewed during the year.....	47,276,498 00	619,654 02
Total.....	\$90,233,485 00	\$1,163,752 86
Deduct those expired and marked off.....	40,555,668 00	527,264 98
In force at the end of the year.....	\$49,677,817 00	\$636,487 88
Deduct reinsurance.....	661,575 00	9,765 91
Net amount in force.....	\$49,016,242 00	\$626,721 97

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$30,516,887	\$419,595 92	1-2	\$209,797 96
1883.....	Two years.....	87,834	980 56	1-4	245 14
1884.....		75,471	785 17	3-4	588 88
1882.....	Three years....	3,284,323	33,440 51	1-6	5,573 42
1883.....		3,697,880	39,584 28	1-2	19,792 14
1884.....		4,824,895	50,620 23	5-6	42,183 52
1881.....	Four years.....	133,969	1,297 02	1-8	162 13
1882.....		154,892	1,480 46	3-8	555 17
1883.....		123,281	1,197 15	5-8	748 22
1884.....		146,977	1,396 66	7-8	1,222 08
1880.....	Five years.....	828,728	10,541 48	1-10	1,054 14
1881.....		1,191,742	15,342 26	3-10	4,602 68
1882.....		1,313,481	16,972 28	1-2	8,486 14
1883.....		1,339,586	17,261 25	7-10	12,082 87
1884.....		1,296,296	16,226 74	9-10	14,604 07
Totals.....		\$49,016,242	\$626,721 97		\$321,698 56

Premiums received since the organization of the Company.....	\$4,296,950 83
Losses paid since the Company organized.....	2,535,161 65
Cash dividends paid stockholders.....	605,000 00
Stock dividends declared.....	100,000 00
Stock owned by the directors at par value.....	83,900 00
Losses incurred during the year.....	327,017 84
Loaned to officers and directors.....	108,880 00
Loaned to stockholders, not officers.....	54,580 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$2,389,357 00
Premiums received.....	23,793 45
Losses paid.....	13,066 72
Losses incurred.....	12,062 14



## PEOPLE'S FIRE INSURANCE COMPANY,

MIDDLETOWN, CONN.

Commenced Business, May, 1865.

JESSE G. BALDWIN, *President*.SETH H. BUTLER, *Secretary*.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000 00
Whole amount of capital actually paid up in cash.....	101,500 00

## II. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
MUNICIPAL BONDS—		
Middletown, town, 7 per c.....	\$42,000 00	\$46,200 00
Chatham, “ 7 per c.....	6,000 00	6,600 00
Portland, “ 7 per c.....	7,500 00	8,250 00
Middletown, city, 7 per c.....	25,000 00	27,500 00
“ “ 6 per c.....	3,100 00	3,100 00
Quincy, Ill., “ 6 per c.....	15,000 00	15,000 00
Evansville, Ind., city, 7 per c....	5,000 00	4,500 00
Kansas, Mo., “ 8 per c.....	10,000 00	11,000 00
Rockland, Me., “ 6 per c.....	8,000 00	8,000 00
Leavenworth, Kan., city, 6 per c.	8,889 50	8,889 50
Council Bluffs, Iowa, “ 8 per c.	5,000 00	5,500 00
City of Quincy, Ill., 5 per c.....	6,000 00	5,400 00
Lincoln, Ill., city, 7 per c....	2,000 00	2,000 00
Jeffersonville, Ind., “ 7 3-10 p.c.	10,000 00	11,000 00
Danville, Ill., town, 7 per c.....	1,000 00	1,000 00
City of Springfield, Ill., 5 per c...	5,000 00	4,500 00
Cambridge City, Ind., town, 7 p. c.	6,000 00	6,300 00
Macoupin County, Ill., 6 per c....	10,000 00	10,000 00
District of Columbia, D. C., 7 p. c.	5,000 00	5,500 00
Hitchcock Co., Neb., school.....	2,500 00	2,500 00
BANK STOCKS—		
Central National, Middletown....	15,000 00	21,000 00
First “ “ ....	17,000 00	17,000 00
Middletown National.....	11,250 00	15,000 00
Totals .....	\$226,239 50	\$245,739 50
		\$245,739 50

Cash deposited in bank .....	\$12,914 19
Gross premiums in due course of collection.....	1,380 70
Stock notes, endorsed.....	\$98,500
Assets of the Company at their actual value.....	\$260,034 39

## III. LIABILITIES.

Losses reported and unadjusted.....	\$1,700 00
Losses resisted .....	2,500 00
Total losses .....	\$4,200 00
Unearned premiums on risks, one year or less.....	\$16,001 11
Unearned premiums on risks, more than one year...	5,620 61
Unearned premiums as computed above.....	21,621 72
Commissions and brokerage.....	200 00
Cash dividends unpaid.....	5,000 00
Total liabilities, except capital stock and surplus.....	\$31,021 72
Capital stock.....	101,500 00
Surplus beyond all liabilities.....	127,512 67
Total liabilities, including capital and surplus.....	\$260,034 39

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$35,421 77
Deduct reinsurance, rebate, abatements, and return premiums.....	1,310 26
Actual cash premiums.....	\$34,111 51
Interest on loans and dividends on stocks and bonds.....	14,914 42
Actual cash income.....	\$49,025 93

## V. EXPENDITURES DURING THE YEAR.

Losses paid.....	\$18,423 89
Cash dividends.....	10,000 00
Commissions and brokerage.....	5,183 05
Salaries and fees.....	3,050 00
All other payments and expenses.....	989 76
Actual cash expenditure.....	\$37,646 70

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire	Premiums.
In force on the 31st day of December of the preceding year.....	\$3,496,405 21	\$39,385 30
Written or renewed during the year.....	2,829,067 02	35,753 59
Totals .....	\$6,325,472 23	\$75,138 89
Deduct those expired and marked off.....	2,777,654 20	31,563 59
Net amount in force.....	\$3,547,818 03	\$43,575 30

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$2,479,914 03	\$32,802 23	1-2	\$16,001 11
1883.....	Two years....	5,750 00	40 50	1-4	10 13
1884.....		4,250 00	27 00	3-4	20 25
1882.....	Three years...	183,410 00	2,123 07	1-6	353 85
1883.....		221,406 00	2,441 98	1-2	1,220 99
1884.....		239,380 00	2,539 93	5-6	2,116 61
1881.....	Four years....	1,225 00	13 50	1-8	1 70
1882.....		2,800 00	28 00	3-8	10 50
1883.....		2,750 00	27 50	5-8	17 20
1884.....		.....	.....	..	.....
1880.....	Five years ....	100,750 00	1,036 41	1-10	103 64
1881.....		114,525 00	1,268 41	3-10	380 52
1882.....		79,250 00	803 95	1-2	401 97
1883.....		52,525 00	586 42	7-10	410 49
1884.....		59,883 00	636 40	9-10	572 76

Totals.....\$3,547,818 03      \$43,575 30 ....      \$21,621 72

Premiums received since the organization of the Company.....	\$666,085 99
Losses paid since the Company organized.....	343,320 63
Cash dividends paid stockholders.....	119,500 00
Stock dividends declared.....	50,000 00
Stock owned by the directors at par value.....	80,000 00
Losses incurred during the year.....	16,332 14

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,969,053 71
Premiums received.....	24,483 89
Losses paid.....	8,002 95
Losses incurred.....	8,002 95

## PHENIX INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, June, 1854.

H. KELLOGG, *President.*D. W. C. SKILTON, *Secretary.*

## I. CAPITAL.

Whole amount of capital authorized.....	\$5,100,000 00
Whole amount of capital actually paid up in cash.....	2,000,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$168,255 31
Loans on bond and mortgage (first liens), not more than one year's interest due.....	159,580 00
Interest accrued on bond and mortgage loans.....	2,516 40
Value of lands mortgaged.....	\$216,000 00
Buildings (insured for \$96,750).....	148,000 00
	<hr/>
	\$364,000 00

*Stocks and Bonds Owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, Con. of 1907, 4 p. c	\$100,000 00	\$123,000 00
United States, 4½ per c.....	1,200 00	1,356 00
South Carolina, consols, 6 per c ..	17,551 37	18,955 47
Tennessee State, 6 per c.....	21,000 00	10,080 00
Mississippi State, 4 per c.....	20,000 00	20,800 00
MUNICIPAL BONDS—		
Jacksonville, Ill., 8 per c.....	50,000 00	60,000 00
New Britain town, 5 per c.....	100,000 00	110,000 00
Wash. School Dist., Hartf'd 5 p. c.	15,000 00	15,600 00
Hannibal School, Mo., 7 p. c.....	18,000 00	18,540 00
Avondale, town, Ohio, 6 per c....	16,000 00	16,640 00
Altantic Dock Company, 5 per c..	75,000 00	81,000 00
Contra Costa Water Co., 8 per c..	25,000 00	26,000 00
RAILROAD BONDS—		
Indianapolis & Cincinnati, 7 per c.	51,000 00	54,570 00
Harlem River & Port Chester, 7 p. c	50,000 00	65,500 00



	Par Value.	Market Value.
Chic. & N. W. s. f., 5 per c.....	\$50,000 00	\$55,000 00
Erie, 1st mortgage Con., 7 p. c....	100,000 00	120,000 00
Ced. Rap., I. Falls & N. W., 6 p. c	50,000 00	53,500 00
Columbus & Western, 6 per c....	100,000 00	112,000 00
Chicago & Western Ind., 6 per c..	60,000 00	67,200 00
Columbia & Greenville, 6 per c...	50,000 00	57,500 00
Chi., Bur. & Q. (Den. ex.) 4 per c.	20,000 00	18,000 00
Minneapolis Union, 6 per c.....	50,000 00	55,000 00
N. Y. Lack. & West., 6 p. c.....	50,000 00	60,000 00
T. H. & Logansp't (ex. guar.) 6 p. c	50,000 00	55,000 00
Tol., Ann Arbor & G. T., 6 per c.	50,000 00	47,500 00
RAILROAD STOCKS—		
N. Y., N. H. & H.,.....	100,000 00	180,000 00
Rensselaer & Saratoga.....	25,000 00	36,250 00
Chi., Rock Island & Pacific.....	120,000 00	128,400 00
Chicago, Burlington & Quincy....	130,000 00	150,150 00
Cleveland & Pittsburgh.....	25,000 00	34,500 00
Pittsburgh, Ft. Wayne & Chicago.	5,000 00	6,300 00
N. Y. Central & Hudson River...	50,000 00	42,750 00
Illinois Central.....	100,000 00	117,000 00
“ “ (leased line).....	8,500 00	7,225 00
Hartford & Conn. Western.....	12,000 00	3,000 00
Atchison, Topeka & Santa Fe....	50,000 00	38,500 00
Fort Wayne & Jackson preferred..	25,000 00	25,000 00
Avon, Geneseo & Mt. Morris.....	50,000 00	50,000 00
Peoria and Bureau Valley.....	50,000 00	73,500 00
BANK STOCKS—		
Hartford National, Hartford....	104,000 00	182,000 00
Farm. & Mech. Nat., “ ....	45,000 00	47,250 00
Mercantile National, “ ....	80,000 00	84,000 00
Charter Oak Nat., “ ....	16,200 00	22,680 00
City National, “ ....	20,000 00	13,000 00
Ætna National, “ ....	30,000 00	35,400 00
Phoenix National, “ ....	75,000 00	112,500 00
Connecticut River, “ ....	5,000 00	4,750 00
State, “ ....	19,200 00	19,200 00
American National, “ ....	50,000 00	67,500 00
National Exchange, “ ....	16,200 00	21,060 00
Hartford Trust Co., “ ....	40,000 00	44,800 00
Merchants Ex. Nat., New York...	9,000 00	8,100 00
Nat. Shoe & Leather, “ ...	10,000 00	14,000 00
Central Trust Co., “ ...	15,000 00	45,000 00
Amer. Loan & Trust Co., “ ...	10,000 00	11,000 00
New Britain Nat., New Britain...	20,000 00	30,000 00
Waterbury National, Waterbury...	20,000 00	39,200 00
First National, Wallingford.....	16,800 00	18,816 00
Citizens National, Cincinnati.....	10,000 00	12,800 00
Metropolitan Nat., “ .....	25,000 00	25,000 00

	Par Value.	Market Value.	
Queen City Nat., Cincinnati.....	\$20,000 00	\$20,000 00	
Imperial, Toronto, Ont.....	7,500 00	11,250 00	
Nat. German American, St. Paul..	25,000 00	27,500 00	
MISCELLANEOUS—			
Holyoke Water Power Co.....	60,600 00	136,350 00	
Totals .....	\$2,789,751 37	\$3,268,472 47	\$3,268,472 47

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
N. Y., N. H. & H. R. R. Co...	\$2,200	\$3,960	\$2,000	
Adams Express Company.....	6,900	9,108	3,450	
Travelers Insurance Company..	21,700	60,760	29,550	
Holyoke Water Power Co.....	1,000	2,150	630	
Dayton & Mich. R. R., preferred	8,500	11,815	995	
Hartford Carpet Company.....	2,000	3,800	1,980	
Chi., R. I. & Pacific R. R. Co..	2,000	2,220	1,440	
Russell & Erwin Man'fac. Co...	2,500	10,000	20,000	
Willimantic Linen Company....	11,025	15,435		
Shenandoah Val. R. R. bds., 7 p.c	31,000	31,000	25,690	
“ “ “ 6 p.c., gold	5,000	2,000		
Union Pacific R. R. Co.....	1,000	500	350	
Chi., Bur. & Quincy R. R.....	200	244		
Hartford Steam Boiler Inspection and Insurance Company....	500	750	6,500	
Mechanics Nat. Bank, New York.	5,000	6,650		
Willimantic Linen Company....	2,000	2,800	4,250	
New York & Harlem R. R. Co.	1,500	2,880		
Hartford Carpet Company.....	100	190	3,000	
Ind. & Cin. R. R. Co. bonds...	2,000	2,000		
Hartford Carpet Company.....	800	1,520	18,000	
Meriden Gas Light Company...	5,000	5,350		
Home National Bank, Meriden.	15,000	18,750	10,000	
Landers, Frary & Clark.....	6,000	7,500		
So. New Eng. Telephone Co...	5,000	5,500	40,000	
Benedict & Burnham Mfg. Co..	20,000	70,000		
So. New Eng. Telephone Co...	30,000	33,000	25,000	
First National Bank.....	1,000	1,030	900	
Totals .....	\$188,925	\$310,912	\$193,735	\$193,735 00
Cash in Company's principal office.....				\$25,483 29
Cash deposited in banks.....				262,099 10
Interest due and accrued on collateral loans and deposits.....				5,125 03
Gross premiums in due course of collection.....				263,107 98
Rents due and accrued.....				958 33
Assets of the Company at their actual value.....				\$4,349,332 91

## III. LIABILITIES.

Losses adjusted and unpaid.....	}	\$238,375 89
Losses reported and unadjusted.....		
Losses resisted .....		19,232 89
Net amount of unpaid losses.....		\$257,608 78
Unearned premiums on risks, one year or less.....		\$561,484 85
Unearned premiums on risks, more than one year....		725,177 09
Unearned premiums as computed above.....		\$1,286,661 94
Commissions and brokerage.....		32,375 00
Total liabilities except capital stock and surplus.....		\$1,576,645 72
Capital stock.....		2,000,000 00
Surplus beyond all liabilities.....		772,687 19
Under special deposits in various States.....		\$96,100 00
Total liabilities, including capital and surplus.....		\$4,349,332 91

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,191,395 66
Deduct reinsurance, rebate, abatement and return premiums .....	152,925 14
Actual cash premiums.....	\$2,038,470 52
Interest on bonds and mortgages.....	9,830 30
Interest on loans and dividends on stocks and bonds.....	194,786 10
Rents.....	4,377 29
Actual cash income.....	\$2,247,464 21

## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (including \$246,426.85 occurring in prev. years).	\$1,290,204 81
Cash dividends.....	280,000 00
Commissions and brokerage.....	331,998 91
Salaries and fees.....	95,345 03
Taxes.....	63,654 93
All other payments and expenses.....	181,759 46
Actual cash expenditure.....	\$2,242,963 14

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year, net.....	\$201,431,946 00	\$2,267,166 91
Written or renewed during the year.....	179,295,193 00	2,191,395 66
Totals .....	\$380,727,139 00	\$4,458,562 57
Deduct those expired and marked off....	172,576,912 00	2,030,632 28
Net amount in force.....	\$208,150,227 00	\$2,427,930 29

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$93,166,292	\$1,122,969 70	1-2	\$561,484 85
1883.....	Two years.....	435,576	4,056 83	1-4	1,014 21
1884.....		453,786	4,915 70	3-4	3,686 77
1882.....	Three years....	17,798,296	188,052 40	1-6	31,342 07
1883.....		22,818,316	235,554 02	1-2	117,777 01
1884.....		26,484,960	288,453 73	5-6	240,378 10
1881.....	Four years.....	1,507,672	15,325 33	1-8	1,915 67
1882.....		1,797,856	18,542 12	3-8	6,953 29
1883.....		1,682,242	17,236 88	5-8	10,773 06
1884.....		1,022,555	10,698 41	7-8	9,361 11
1880.....	Five years.....	5,080,268	63,781 64	1-10	6,378 16
1881.....		7,292,849	89,543 01	3-10	26,862 90
1882.....		8,209,450	99,854 56	1-2	49,927 28
1883.....		9,132,149	116,218 88	7-10	81,353 16
1884.....		11,267,960	152,727 08	9-10	137,454 30
Totals.....		\$208,150,227	\$2,427,930 29	....	\$1,286,661 94

Premiums received since the organization of the Company .....	\$31,780,664 81
Losses paid since the Company organized .....	18,985,928 07
Cash dividends paid stockholders .....	3,605,000 00
Stock owned by the directors at par value .....	178,400 00
Loaned to stockholders not officers .....	149,385 00
Loaned to officers and directors .....	78,510 00
Losses incurred during the year .....	1,285,254 17
Special deposits for the exclusive protection of policy-holders in the States of Oregon, \$50,000.00, liabilities, \$20,193.02; Georgia, \$25,000.00, liabilities, \$23,762.07; North Carolina, \$10,000.00, liabilities, \$20,514.37; Mississippi, \$25,000.00, liabilities, \$31,630.58.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland) .....	\$8,043,853 00
Premiums received .....	75,493 52
Losses paid .....	22,993 39
Losses incurred .....	22,705 31

## SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

Commenced Business, April, 1841.

CHARLES PETERSON, *President*.H. MASON, *Secretary*.

## I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$200,000 00
---	--------------

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$58,700 00
Interest accrued thereon .....	33 75
Value of lands mortgaged.....	\$66,400 00
Buildings (insured for \$55,100.00).....	55,100 00
	<hr/>
	\$121,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
BANK STOCKS—		
Tradesmen's Nat. B'k, New Haven	\$1,200 00	\$1,860 00
Second “ “	15,500 00	24,025 00
Merchants “ “	10,550 00	12,660 00
N. H. County “ “	7,700 00	10,395 00
New Haven “ “	9,100 00	15,015 00
Yale “ “	15,000 00	16,950 00
American Ex. “ New York..	10,000 00	11,800 00
Commerce “ “ ..	5,000 00	7,250 00
RAILROAD STOCKS—		
New York, New Haven & Hartford	23,100 00	40,887 00
Shore Line (Conn.).....	7,700 00	12,320 00
Boston & N. Y. Air Line, pref....	10,000 00	8,800 00
New York Central & Hudson River	10,000 00	8,900 00
Chicago, Burlington & Quincy....	11,000 00	12,925 00
Union Pacific .....	2,500 00	1,175 00
Chicago, Rock Island & Pacific...	10,000 00	10,650 00
Lake Shore & Michigan Southern..	2,500 00	1,575 00
Housatonic, preferred.....	10,000 00	13,400 00



	Par Value.	Market Value.	
<b>RAILROAD BONDS—</b>			
Northampton, consolidated.....	\$15,000 00	\$16,500 00	
Holyoke & Westfield.....	7,000 00	7,630 00	
Housatonic rolling stock.....	10,000 00	10,000 00	
<b>MISCELLANEOUS—</b>			
New Haven Water Co., stock.....	6,250 00	10,312 50	
“ “ scrip.....	1,600 00	2,080 00	
Jersey City bonds, 6 per c.....	5,000 00	5,050 00	
Totals .....	\$205,700 00	\$262,159 50	\$262,159 50

*Loans on Collateral.*

	Par Value.	Market Value.	Loaned.	
N. H. & Northampton R. R. bs.	\$4,000	\$4,400	\$8,000	
Second Nat. Bank, New Haven.	2,500	3,875		
Tradesman's Nat. Bk., “	2,500	3,875		
F. H. & Westville H. R. R. stk.	2,500	2,500	1,600	
New Haven Water Co. stock...	1,100	1,815		
City Bank stock, New Haven..	2,300	2,806		
Mechanics bank, “ ..	360	420	\$7,000	
N. Y. Produce Exchange Bk. stk.	4,500	4,950		
C., B. & Quincy R. R. stock...	1,000	1,175		500
Totals .....	\$20,760	\$25,816	\$17,100	\$17,100 00
Cash in Company's principal office.....				63 37
Cash deposited in bank.....				37,056 50
Interest due and accrued on stocks.....				994 50
Interest due and accrued on collateral loans.....				6 67
Gross premiums in due course of collection.....				20,471 86
Bills receivable, marine and inland risks.....				3,231 75
All other assets.....				890 87
Assets of the Company at their actual value.....				\$400,708 77

**III. LIABILITIES.**

Losses adjusted and unpaid.....	\$12,690 80	
Losses reported and unadjusted.....	9,381 88	
Losses resisted.....	2,800 00	
Total losses.....	\$24,872 68	
Deduct reinsurance.....	2,232 92	
Net amount of unpaid losses.....		\$22,639 76
Unearned premiums on risks, one year or less.....	\$84,393 08	
Unearned premiums on risks, more than one year...	25,242 72	
Unearned premiums on inland risks.....	789 88	
Unearned premiums on marine risks.....	18,386 91	
Unearned premiums as computed above.....		\$128,812 59
Commissions and brokerage, and interest paid in advance.....		4,449 57
Total liabilities except capital stock and surplus.....		\$155,901 92
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		44,806 85
Total liabilities, including capital and surplus.....		\$400,708 77

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$228,611 94	\$80,179 93	
Deduct reinsurance, rebate, abatements, and return premiums....	19,739 65	14,788 74	
Actual cash premiums.....	\$208,872 29	\$65,391 19	\$274,263 48
Interest on bonds and mortgages.....			3,502 00
Interest on loans and dividends on stocks and bonds.....			13,954 27
All other sources.....			12 09
Actual cash income.....			\$291,731 84

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses, (including \$20,- 731.92 occurring in previous yrs). \$130,740 70	\$130,740 70	\$50,256 73	
Deduct salvages and reinsurance....	7,596 21	2,447 07	
Net amount paid for losses.	\$123,144 49	\$47,809 66	\$170,954 15
Cash dividends.....			6,000 00
Commissions and brokerage.....			47,904 35
Salaries and fees.....			21,396 64
Taxes.....			2,618 63
Actual cash expenditure.....			\$248,873 77

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceeding year.....	\$15,942,176 00	\$175,556 56
Written or renewed during the year.....	19,546,295 00	234,247 40
Totals.....	\$35,488,471 00	\$409,803 96
Deduct those expired and marked off....	16,732,855 00	185,529 35
In force at the end of the year.....	\$18,755,616 00	\$224,274 61
Deduct amount reinsured.....	753,321 00	8,334 90
Net amount in force.....	\$18,002,295 00	\$215,939 71
	Marine and Inland.	Premiums.
	\$705,949 00	\$19,966 67

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$13,560,719	\$168,786 17	1-2	\$84,393 08
1882.....	Three years....	595,106	6,076 48	1-6	1,012 74
1883.....		740,208	7,776 90	1-2	3,888 45
1884.....		855,762	9,202 41	5-6	7,668 68
1880.....	Five years....	342,520	3,967 09	1-10	396 70
1881.....		405,548	4,169 57	3-10	1,250 85
1882.....		497,677	5,184 24	1-2	2,592 10
1883.....		567,253	5,607 80	7-10	3,925 46
1884.....	Ten years....	431,252	4,928 43	9-10	4,435 56
1877.....		6,250	240 62	6-20	72 18
Totals .....		\$18,002,295	\$215,939 71	....	\$109,635 80

Premiums received since the organization of the Company.....	\$3,784,910 32
Losses paid since the Company organized.....	2,695,338 46
Cash dividends paid stockholders.....	296,281 00
Stock dividends declared.....	50,000 00
Stock owned by directors at par value.....	40,600 00
Losses incurred during the year (fire, \$126,386.47; marine and inland, \$44,688.80).....	171,070 27
Amount loaned to stockholders not officers.....	8,000 00
Amount loaned to officers and directors.....	52,100 00

*Business in Connecticut, 1884.*

Fire, marine, and inland risks .....	\$8,052,858 00
Premiums received .....	83,986 96
Losses paid.....	37,914 44
Losses incurred .....	42,763 78



---

---

MUTUAL FIRE  
INSURANCE COMPANIES  
OF THIS STATE.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

---

---





## DANBURY MUTUAL FIRE INSURANCE COMPANY,

DANBURY CONN.

Commenced Business, 1850.

F. S. WILDMAN, *President*.GEO. B. BENJAMIN, JR., *Secretary*.

## I. ASSETS.

Cash loaned by the Company, secured by mortgage of real estate. . . .	\$8,600 00
Eight shares Danbury National Bank. . . . .	1,175 00
Amount of all other cash loans made by the Company. . . . .	6,040 00
Deposited in the Savings Bank of Danbury. . . . .	1,664 12
In the Norwalk Savings Bank. . . . .	1,135 51
In the Bridgeport Savings Bank. . . . .	1,127 79
Gross assets, except premium notes. . . . .	\$19,742 42
Premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon. . . . .	9,645 54

## II. LIABILITIES.

Gross premiums on outstanding risks. . . . .	\$1,199 56
Unearned premiums or re-insurance fund. . . . .	\$599 78
Gross liabilities. . . . .	\$599 78

## III. INCOME.

Cash received for premiums. . . . .	\$342 53
Deduct amount paid for return premiums. . . . .	14 95
Net cash received for premiums. . . . .	\$327 58
Cash received for interest on mortgages of real estate. . . . .	237 00
Interest and dividends from all other sources. . . . .	430 01
Gross cash income received during the year. . . . .	\$994 59
Premium or deposit notes liable to assessment received during the year. . . . .	\$1,129 36

## IV. EXPENDITURES.

Paid for losses.....	112 50
Paid for commissions and brokerage.....	34 25
Paid for salaries, fees, etc.....	115 00
Paid for taxes.....	153 80
All other payments and expenditures.....	9 38
Cash expenditures .....	<u>\$424 93</u>

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$386,060 00
Premium or deposit notes liable to assessment received on outstanding risks.....	9,645 54
Risks written during the year.....	48,475 00
Risks terminated during the year.....	20,224 00
Losses occurring during the year.....	112 50

## FARMERS MUTUAL FIRE INSURANCE COMPANY.

SUFFIELD, CONN.

Commenced Business September 1, 1853.

SAMUEL WHITE, *President.*W. E. BURBANK, *Secretary.*

## I. ASSETS.

Cash in the office of the Company.....	\$822 05
Cash in bank.....	64 61
Due the Company for office and other premiums unpaid and in course of collection.....	84 90
Net amount of unpaid assessments.....	<u>375 00</u>
Gross assets.....	\$1,346 56
Premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	None.

## II. LIABILITIES.

Borrowed money.....	\$1,062 00
Gross premiums on outstanding risks.....	\$2,129 76
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....	1,064 88
All other demands against the Company.....	311 92
Gross liabilities.....	\$2,438 80

## III. INCOME.

Cash received for premiums.....	\$212 95
Net cash premiums.....	\$212 95
Amount received for assessments.....	1,938 50
From all other sources.....	1 34
Gross cash income.....	\$2,152 79
Premium or deposit notes liable to assessment received during the year .....	None.

## IV. EXPENDITURES.

Paid for losses .....	\$1,150 00
Paid for salaries, fees, etc.....	280 00
Paid for taxes .....	None.
Cash premiums returned .....	None.
All other payments and expenditures.....	19 57
Cash expenditures .....	\$1,449 57

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$425,959 00
Premium or deposit notes liable to assessment received on outstanding risks .....	None.
Cash deposits received on outstanding risks.....	None.
Risks written during the year.....	52,795 00
For the term of one year.....	1,950 00
For the term of one year and not more than three years.....	15,325 00
For a term of more than three years.....	35,520 00
Risks terminated during the year.....	100,083 00
Losses occurring during the year.....	1,150 00
Amount of assessments on premium or deposit notes.....	None.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

WOODBURY, CONN.

Commenced Business, February, 1874.

WALTER S. CURTIS, *President.*DAVID S. BULL, *Secretary.*

## I. ASSETS.

Cash in Company's office.....	None.
Amount of premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	None.

## II. LIABILITIES.

Gross premiums on outstanding risks.....	None.
Gross liabilities.....	None.

## III. INCOME.

Premiums received in cash.....	\$10 00
Assessments collected .....	500 00
Total cash income.....	\$510 00

## IV. EXPENDITURES.

Paid for losses .....	\$500 00
Paid for taxes.....	10 00
Total expenditures.....	\$510 00

## V. GENERAL ITEMS.

Risks written during the year.....	\$3,000 00
Risks terminated during the year.....	51,200 00

---

NOTE.—This Company reports that it has retired from business and closed its affairs.



## FARMINGTON VALLEY MUTUAL FIRE INSURANCE COMPANY,

FARMINGTON, CONN.

Commenced Business, January 31, 1854.

EDWARD NORTON, *President.*RICHARD H. GAY, *Secretary.*

## I. ASSETS.

Cash loaned by the Company, secured by mortgage of real estate...	\$2,700 00
Value of stocks and bonds owned by the Company.....	1,000 00
Cash loaned by the Company, secured by mortgage or pledge of stocks and bonds, as collateral.....	800 00
Cash in the office of the Company.....	70 48
Cash deposited in bank.....	2,178 52
Interest due and accrued.....	150 00
Gross assets of the Company, except premium notes.....	\$6,899 00
Premium or deposit notes held by the Company (being 121 in num- ber), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon....	13,138 89

## II. LIABILITIES.

Gross premiums on outstanding risks.....	\$673 53
Unearned premiums or reinsurance fund, taken at 50 per cent. of actual gross premiums on outstanding risks.....	\$336 76
Taxes due and accrued.....	50 61
All other demands against the Company.....	36 10
Gross liabilities.....	\$423 47

## III. INCOME.

Cash received for premiums.....	\$317 13
Deduct amount paid for return premiums.....	5 90
Net amount of cash premiums.....	\$311 23
Interest on mortgages of real estate.....	158 50
Interest and dividends from other sources.....	203 55
Gross cash income.....	\$673 28
Premium or deposit notes liable to assessment received during the year	\$1,470 50

## IV. EXPENDITURES.

Salaries and fees.....	\$25 00
Taxes .....	46 18
All other payments and expenditures.....	11 10
Total expenditures.....	<u>\$82 28</u>

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$98,510 00
Premium or deposit notes liable to assessment received on outstanding risks.....	13,138 89
Amount of risks written during the year.....	13,380 00
“ “ terminated during the year.....	9,278 00
“ “ written for less than one year... ..	1,200 00
“ “ “ more than one year and not more than three years.....	12,180 00

## GREENWICH MUTUAL FIRE INSURANCE COMPANY,

GREENWICH, CONN.

Commenced Business, November, 1855.

THOMAS A. MEAD, *President.*JOHN DAYTON, *Secretary.*

## I. ASSETS.

Cash deposited in banks.....	\$4,366 52
Cash in the office of the Company.....	607 30
All other property belonging to the Company.....	45 00
Gross assets, except premium notes.....	<u>\$5,018 82</u>
Premium or deposit notes held by the Company (being 219 in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon....	\$17,747 80

## II. LIABILITIES.

Losses unsettled.....	None.
Gross premiums received in cash or notes. ....	\$2,675 57
Unearned premiums or reinsurance fund, taken at 50 per cent. of actual gross premiums on outstanding risks.....	\$1,337 78
Return premiums due or to become due.....	13 27
All other demands against the Company.....	227 21
Gross liabilities.....	\$1,578 26

## III. INCOME.

Cash received for premiums.....	\$605 15
Deduct amount paid for return premiums.....	13 27
Net cash received for premiums.....	\$591 88
Interest and dividends from all other sources.....	178 69
Gross cash income.....	\$770 57
Premium or deposit notes liable to assessment actually received dur- ing the year.....	\$4,471 00

## IV. EXPENDITURES.

Paid for salaries, fees, etc.....	\$150 00
Paid for taxes.....	37 21
Paid for rents.....	25 00
All other payments and expenditures.....	15 00
Cash expenditures.....	\$227 21

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$328,552 00
Premium or deposit notes liable to assessment received on outstand- ing risks.....	177,047 80
Cash deposits received on outstanding risks.....	2,675 57
Risks written during the year.....	88,550 00
For the term of one year.....	31,200 00
For a term of more than one and not more than three years....	17,350 00
For a term of more than three years.....	40,000 00
Risks terminated during the year.....	97,025 00

## HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, 1831.

WM. E. SUGDEN, *President*.WM. A. ERVING, *Secretary*.

## I. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
MISCELLANEOUS—		
Hartf'd Steam Boiler Inspection and Insurance Company.....	\$5,000 00	\$8,000 00
MUNICIPAL BONDS—		
Hartford, town, 4½ per c.....	35,000 00	35,350 00
Hartford, city, water.....	34,000 00	35,360 00
Middletown, city, water.....	13,000 00	13,130 00
Hartford war debt.....	1,000 00	1,000 00
RAILROAD STOCKS—		
Chicago, Burlington & Quincy....	28,600 00	32,890 00
N. Y., N. H. & H.....	20,000 00	35,000 00
Pennsylvania.....	11,750 00	11,750 00
Chicago, Rock Island & Pacific....	15,000 00	15,750 00
Rensselaer & Saratoga.....	5,000 00	6,500 00
Hartford & Conn. Western.....	1,200 00	300 00
Chicago & South Western bonds..	20,000 00	23,000 00
Hudson R. & P. C. bonds.....	10,000 00	11,500 00
Pitts., Ft. Wayne & Chi. stock....	20,000 00	25,000 00
BANK STOCKS—		
Ætna National.....	700 00	784 00
Hartford National.....	7,100 00	11,360 00
American National.....	4,000 00	5,200 00
National Exchange.....	2,900 00	3,770 00
Phoenix National.....	1,800 00	2,700 00
Mercantile National.....	600 00	630 00
Charter Oak National.....	400 00	560 00
Totals .....	\$237,050 00	\$279,534 00
Cash in the office of the Company.....		2,393 95
Cash deposited in bank .....		30,977 20
Cash due the Company from agents for premiums collected and in course of transmission.....		1,704 13
Gross assets, except premium notes.....		\$314,609 28

# HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY. 57

Premium or deposit notes held by the company (being 14,267 in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon .....	\$239,359 83
---	--------------

## II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,600 00
Losses reported and unadjusted.....	None.
Gross premiums on outstanding risks.....	\$126,733 22
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....	63,366 61
Taxes due and accrued.....	2,074 94
All other demands against the Company.....	150 00
Gross liabilities.....	\$68,191 55

## III. INCOME.

Cash received for premiums.....	\$42,721 82
Deduct amount paid for return premiums.....	664 82
Net amount of cash premiums.....	\$42,057 00
Interest and dividends from all sources .....	16,638 20
From all other sources.....	100 00
Gross cash income.....	\$58,795 20
Premium or deposit notes liable to assessment.....	\$239,359 83

## IV. EXPENDITURES.

Paid for losses.....	\$18,993 05
Paid for brokerage and commissions.....	5,867 17
Paid for salaries, fees, etc.....	6,200 00
Paid for taxes.....	1,936 08
Paid for rents.....	800 00
All other payments and expenditures.....	1,664 61
Cash expenditures .....	\$35,460 91

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$22,732,333 99
Premium or deposit notes liable to assessment received on outstanding risks .....	239,359 83
Cash deposits received on outstanding risks.....	126,933 22
Risks written during the year.....	8,263,920 48
For the term of one year or less.....	168,738 00
For a term of more than one and not more than three years....	7,944,327 48
For a term of more than three years .....	150,855 00
Losses occurring during the year.....	20,371 55
Risks terminated during the year (about).....	8,400,470 81



## HARWINTON MUTUAL FIRE INSURANCE COMPANY,

HARWINTON, CONN.

Commenced Business, September 18, 1856.

C. S. BARBER, *President*.ADDISON WEBSTER, *Secretary*.

---

[This Company fails to render its Annual Statement within the time prescribed by law. So far as can be ascertained it has never complied with the legal requirement in this respect. Possibly its Report may be received in season to be entered in the Tables.]

## LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

LITCHFIELD, CONN.

Commenced Business, June, 1833.

ABIJAH CATLIN, *President.*HENRY W. WESSELLS, *Secretary.*

## I. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States, 4 per cent.....	\$27,500 00	\$33,275 00	
Missouri .....	2,000 00	2,000 00	
MUNICIPAL BONDS—			
New Britain.....	2,000 00	2,000 00	
Hartford city.....	4,000 00	4,000 00	
Hebron .....	1,000 00	1,000 00	
Norfolk.....	10,000 00	10,000 00	
Greenwich .....	1,000 00	1,000 00	
RAILROAD BONDS—			
New Haven & Northampton.....	3,000 00	3,000 00	
Harlem .....	5,000 00	6,475 00	
Northwestern .....	1,000 00	1,240 00	
Totals .....	\$56,500 00	\$63,990 00	\$63,990 00
Cash loaned by the Company, secured by mortgage of real estate....			10,000 00
All other cash loans.....			4,310 33
Cash in the office of the Company.....			106 75
Cash in bank.....			8,757 60
Cash due for premiums collected and in course of transmission.....			719 12
Interest due and accrued.....			420 40
Gross assets.....			\$88,304 20
Amount of premium or deposit notes liable to assessment.....			None.

## II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,918 19
Losses reported and unadjusted.....	644 43
Losses resisted.....	None.
Cash premiums on outstanding risks.....	\$15,755 31
Unearned premiums taken at fifty per cent.....	7,877 65
Taxes .....	549 90
Rents.....	50 00
Gross liabilities.....	\$12,040 17

## III. INCOME.

Cash received for premiums.....	\$5,117 14
Deduct amount paid for return premiums.....	48 28
Net amount of cash premiums.....	\$5,068 86
Interest on mortgages of real estate.....	430 25
Interest and dividends from other sources.....	3,235 63
Rents.....	25 00
Gross cash income.....	\$8,759 74

## IV. EXPENDITURES.

Paid for losses.....	\$2,162 86
Paid for brokerage and commissions.....	327 45
Paid for salaries and fees.....	1,275 00
Taid for taxes.....	523 44
Paid for rents.....	50 00
All other payments and expenditures.....	105 77
Gross cash expenditures.....	\$4,444 52

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$4,334,287 83
Premium or deposit notes liable to assessment on outstanding risks..	None.
Risks written during the year.....	1,420,686 33
For a shorter term than one year.....	2,000 00
For the term of one year.....	5,950 00
For a term of more than one and not more than three years....	1,412,736 33
Risks terminated during the year.....	1,453,522 00
Losses occurring during the year.....	5,470 87

## MADISON MUTUAL FIRE INSURANCE COMPANY,

MADISON, CONN.

Commenced Business, October 8, 1855.

JOHN N. CHITTENDEN, *President.*WM. S. HULL, *Secretary.*

## I. ASSETS.

Cash loaned by the Company, secured by mortgage on real estate...	\$2,740 00
All other cash loans.....	1,815 00
Cash in the office of the Company.....	93 44
Amount due for premiums unpaid.....	93 22
Interest due and accrued.....	225 05
Gross assets, except premium notes.....	\$4,966 71
Premium or deposit notes held by the Company (being 340 in number), liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$28,270 75

## II. LIABILITIES.

Gross premiums on outstanding risks.....	\$1,413 50
Unearned premiums, taken at fifty per cent.....	\$706 75
Taxes due and accrued.....	37 25
All other demands against the Company.....	59 02
Gross liabilities.....	\$803 02

## III. INCOME.

Cash received for premiums.....	\$414 37
Interest on mortgages of real estate.....	160 80
Interest and dividends from other sources.....	64 79
Gross cash income.....	\$639 96
Premium or deposit notes liable to assessments, received during the year.....	\$4,361 50

## IV. EXPENDITURES.

Paid for salaries and fees.....	\$53 02
Paid for taxes.....	33 33
All other payments and expenditures.....	22 56
Gross cash expenditures.....	\$108 91

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$303,725 00
Premium or deposit notes liable to assessment received on outstanding risks.....	28,270 70
Amount of risks written during the year.....	47,306 00
Amount of risks terminated during the year.....	54,870 00

## MIDDLESEX MUTUAL ASSURANCE COMPANY.

MIDDLETOWN, CONN.

Commenced Business, June 13, 1836.

O. VINCENT COFFIN, *President*.C. W. HARRIS, *Secretary*.

## I. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
U. S. funded loan, 1891, reg. 4½ p. c	\$10,000 00	\$11,300 00
MUNICIPAL BONDS—		
Middletown, town, untax., 4½ p. c.	30,000 00	30,750 00
“ “ “ 6 p. c..	12,000 00	12,600 00
“ “ “ 6 p. c..	10,000 00	10,600 00
“ “ “ 7 p. c..	20,600 00	23,480 00
Chatham, “ “ 7 p. c..	4,000 00	4,520 00
Middlefield, “ “ 6 p. c..	17,500 00	18,100 00
Portland, “ “ 6 p. c..	8,000 00	8,320 00
“ “ “ 7 p. c..	7,000 00	7,980 00
Hebron “ “ 6 p. c..	5,000 00	5,200 00
Middletown city, water, 6 p. c....	300 00	300 00
Portsmouth, O., city, 7 p. c.....	5,000 00	5,500 00
Kansas City, Mo., city, 8 p. c.....	5,000 00	5,500 00
Jersey City, N. J., city, 7 p. c.....	10,000 00	10,400 00
“ “ “ “ reg., 7 p.c..	15,000 00	15,600 00
Evansville, Ind., city, 7 p. c.....	5,000 00	5,000 00



	Par Value.	Market Value.	
Burlington, Iowa, city, 5 p. c. ....	\$5,000 00	\$5,000 00	
Douglas Co. (Neb.) c't house, 6 p. c	10,000 00	10,800 00	
RAILROAD BONDS—			
D. & H. Canal Co., reg. 7 per c. . .	10,000 00	13,200 00	
Norwich & Worcester, 6 per c. . . .	5,000 00	5,900 00	
Chicago, Bur. & Quincy, 5 per c. .	5,000 00	5,100 00	
“ “ “ 4 per c. . .	1,000 00	920 00	
Terre Haute & Logansport, 6 p. c.	5,000 00	5,200 00	
Col., H. Val. & Tol., 5 per c. . . .	10,000 00	6,700 00	
RAILROAD STOCKS—			
N. Y. C. & Hudson River. . . . .	20,000 00	17,600 00	
Chicago, Rock Island & Pacific. . .	20,000 00	21,000 00	
N. Y., N. H. & H. . . . .	20,000 00	35,000 00	
Chicago, Bur. & Quincy. . . . .	22,000 00	25,300 00	
Chicago & Northwestern, con. . . .	20,000 00	16,800 00	
Chicago & Northwestern, pref. . . .	10,000 00	11,500 00	
BANK STOCKS—			
Middletown National, Middletown	12,750 00	17,000 00	
Middlesex Co. “ “	8,200 00	8,200 00	
Central “ “	2,250 00	3,000 00	
First “ “	15,000 00	15,000 00	
Park “ New York. .	1,000 00	1,450 00	
American Ex. “ “ . .	5,500 00	6,600 00	
Totals . . . . .	\$372,100 00	\$406,420 00	\$406,420 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
St. Louis & I. M. R. R., 2d mort.,				
7 per c. . . . .	\$1,000	\$1,040 }	\$3,000	
Adams Express Co. . . . .	3,000	3,840 }		
Totals . . . . .	\$4,000	\$4,880	\$3,000	\$3,000
Real estate owned by the Company. . . . .				30,000 00
Deposited in the First National Bank. . . . .				12,643 94
In the Middletown Savings Bank. . . . .				5,383 14
In the Farmers & Mechanics Savings Bank. . . . .				1,340 99
Cash due the Company from agents for premiums collected and in course of transmission. . . . .				3,050 44
Interest due or accrued. . . . .				375 00
Gross assets, except premium notes. . . . .				\$462,213 51
Premium notes or liens held by the Company (being 18,747 in num- ber) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon. . . .				\$3,629,679 00

## II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,693 20
Losses resisted.....	None.
Gross premiums on outstanding risks.....	\$227,805 94
Unearned premiums taken at 50 per cent.....	\$113,902 97
Taxes due and accrued.....	2,524 46
Gross liabilities.....	<u>\$119,120 63</u>

## III. INCOME.

Cash received for premiums.....	\$54,902 17
Deduct amount paid for return premiums.....	3,272 87
Net cash premiums.....	\$51,629 30
Interest and dividends.....	23,813 56
Received for rents.....	1,709 97
Gross cash income.....	<u>\$77,152 83</u>
Premium or deposit notes liable to assessment received during the year.....	\$812,799 00

## IV. EXPENDITURES.

Paid for losses.....	\$24,715 48
Paid for commissions and brokerage.....	7,747 40
Paid for salaries, fees, etc.....	6,841 68
Paid for interest and premiums on securities purchased.....	12,785 97
Paid for taxes.....	3,045 03
All other payments and expenditures.....	2,511 74
Gross cash expenditures.....	<u>\$57,647 30</u>

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$29,556,557 01
Premium notes or liens liable to assessment received on outstanding risks.....	3,629,679 00
Risks written during the year.....	8,022,827 41
For a shorter term than one year.....	85,428 00
For the term of one year.....	344,639 00
For a term of more than one and not more than three years....	4,209,906 24
For a term of more than three years.....	3,382,854 17
Risks terminated during the year.....	7,810,686 40
Losses occurring during the year.....	27,308 68

## MUTUAL ASSURANCE COMPANY OF THE CITY OF NORWICH,

NORWICH, CONN.

Commenced Business, 1794.

ASA BACKUS, *Secretary*.

## I. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4½ per cent. ....	\$2,200 00	\$2,464 00	
BANK STOCKS—			
Norwich National. ....	5,700 00	5,700 00	
Merchants “ . . . . .	1,120 00	980 00	
First “ . . . . .	300 00	300 00	
Totals . . . . .	\$9,320 00	\$9,444 00	\$9,444 00
Cash deposited in the Merchants National Bank. ....			\$81 67
In the Norwich Savings Society. ....			2,900 00
In the Chelsea Savings Bank . . . . .			1,000 00
Gross assets. ....			\$13,425 67
Premiums notes. ....			None.

## II. LIABILITIES.

Gross premiums on outstanding risks. ....	\$555 61
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks. ....	\$277 80
All other demands against the Company. ....	716 96
Gross liabilities. ....	\$994 76

## III. INCOME.

Cash received for premiums. ....	\$555 61
Interest and dividends. ....	539 00
Gross cash income. ....	\$1,094 61

## IV. EXPENDITURES.

Paid for salaries, fees, etc.....	\$210 00
Paid for taxes.....	105 02
All other payments and expenditures.....	6 85
Gross cash expenditures.....	<u>\$321 87</u>

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$214,040 00
Risks written during the year.....	214,040 00
For the term of one year.....	214,040 00
Risks terminated during the year.....	214,040 00

## NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY,

NORWICH, CONN.

Commenced Business, July, 1840.

E. F. PARKER, *President.*WILLIAM ROATH, *Secretary.*

## I. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
BANK STOCKS—			
Hanover National, New York . . . .	\$5,000 00	\$7,250 00	
American Exchange Nat., N. Y. . .	4,000 00	4,800 00	
National Park, “ . .	4,000 00	6,000 00	
Merchants Exchange Nat., “ . .	2,400 00	4,320 00	
Nat. Bank of Commerce, “ . .	1,000 00	1,450 00	
Corn Exchange, “ . .	2,000 00	3,200 00	
Bank of America, “ . .	1,000 00	1,530 00	
Shetucket National, Norwich. . . .	5,100 00	6,120 00	
Merchants “ “ . . . .	1,000 00	1,000 00	
Dry Goods Nat. (in liquidation) . .	427 20	427 20	
MISCELLANEOUS—			
Norwich City Gas Co. . . . .	9,550 00	11,460 00	
N. L. N. R. R. Co. . . . .	3,000 00	3,270 00	
Great Western Ins. Co., New York	1,200 00	900 00	
Totals . . . . .	<u>\$39,677 20</u>	<u>\$51,727 20</u>	<u>\$51,727 20</u>

Cash in the office of the Company.....	\$806 20
Deposited in the Shetucket National Bank.....	9,475 31
In the Chelsea Savings Bank.....	6,898 98
In the Dime Savings Bank.....	4,435 53
In the Norwich Savings Society.....	7,899 86
Cash due for premiums collected and in course of transmission.....	56 54
Gross assets.....	<u>\$81,299 62</u>
Premium notes, liable to assessment.....	None

## II. LIABILITIES.

Gross premiums on outstanding risks.....	\$16,103 33
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....	<u>\$8,051 67</u>
Gross liabilities.....	\$8,051 67

## III. INCOME.

Cash received for premiums.....	\$5,336 81
Deduct amount paid for return premiums.....	<u>210 76</u>
Net cash premiums.....	\$5,126 05
Interest and dividends.....	<u>3,712 84</u>
Gross cash income.....	\$8,838 89

## IV. EXPENDITURES.

Losses.....	\$3,973 35
Commissions and brokerage.....	780 83
Salaries, fees, etc.....	1,265 00
Taxes.....	602 45
Return premiums.....	210 76
All other payments and expenditures.....	<u>447 91</u>
Gross cash expenditures.....	\$7,280 30

## GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$2,567,263 66
Cash premiums received on outstanding risks.....	16,103 33
Risks written during the year.....	909,663 16
For a shorter term than one year.....	20,675 00
For the term of one year.....	92,195 00
For a term of more than one and not more than three years....	503,224 00
For a term of more than three years.....	293,569 00
Risks terminated during the year.....	852,960 00
Losses occurring during the year.....	3,372 35



## ROCKVILLE MUTUAL FIRE INSURANCE COMPANY,

ROCKVILLE, CONN.

Commenced Business, September 7, 1869.

GEORGE MAXWELL, *President.*A. T. BISSELL, *Secretary.*

## I. ASSETS.

Cash loaned by the Company, as per schedule.....	\$5,812 00
Cash deposited in bank.....	6 13
Cash in the office of Company.....	38 85
Due the Company for office and other premiums unpaid and in course of collection .....	30 50
Gross assets, except premium notes.....	\$5,887 48
Premium or deposit notes held by the Company (being 294 in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon....	\$7,969 25

## II. LIABILITIES.

Gross premiums on outstanding risks.....	\$1,574 63
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....	\$787 32

## III. INCOME.

Cash received for premiums, less return premiums.....	\$639 29
Interest and dividends.....	340 13
Gross cash income.....	\$979 42
Premium or deposit notes liable to assessment.....	\$3,433 70

## IV. EXPENDITURES.

Losses .....	None.
Brokerage and commissions.....	\$94 72
Taxes .....	37 80
All other payments and expenditures.....	11 00
Gross cash expenditures.....	\$143 52

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$239,792 00
Premium or deposit notes liable to assessment received on outstanding risks.....	7,969 25
Risks written during the year.....	105,623 00
For a shorter term than one year.....	4,240 00
For the term of one year.....	9,405 00
For a term of more than one and not more than three years....	71,415 00
For a term of more than three years.....	20,563 00
Risks terminated during the year.....	81,000 00
Losses occurring during the year.....	None.

## STATE MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, October, 1867.

RALPH GILLET, *President*.ISAAC CROSS, JR., *Secretary*.

## I. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States.....	\$2,000 00	\$2,440 00
MUNICIPAL BONDS—		
Hartford, city.....	2,000 00	2,200 00
“ water.....	1,000 00	1,130 00
BANK STOCKS—		
National Exchange.....	3,250 00	4,225 00
Nercantile National.....	1,000 00	1,000 00
Ætna “.....	2,200 00	2,464 00
American “.....	1,250 00	1,750 00
Phoenix “.....	900 00	1,960 00
First “ of Hartford...	600 00	630 00
Farm. & Mech. Nat., “...	300 00	315 00

	Par Value.	Market Value.	
Security Company, Hartford.....	\$1,000 00	\$1,300 00	
Importers & Traders Nat. N. Y....	500 00	1,250 00	
Fourth " " ...	800 00	920 00	
Shoe & Leather " " ...	300 00	396 00	
RAILROAD STOCKS—			
Chicago, Burlington & Quincy....	2,100 00	2,478 00	
New York, New Haven & Hfd...	1,000 00	1,750 00	
Pittsburgh & Fort Wayne.....	3,000 00	3,750 00	
New York Central.....	3,500 00	3,080 00	
Rens. & Saratoga.....	1,000 00	1,400 00	
Hartford & Conn. Western.....	600 00	120 00	
MISCELLANEOUS—			
Hartford City Gas Co., stock.....	800 00	992 00	
Totals .....	\$29,100 00	\$35,550 00	\$35,550 00
Cash loaned by the Company, secured by mortgage of real estate....			\$2,600 00
Cash in the office of the Company.....			136 56
Cash deposited in the National Exchange Bank.....			1,399 58
Cash due for premiums collected and in course of transmission.....			316 42
Amount due for unpaid premiums.....			300 14
Interest due or accrued.....			118 07
Gross admitted assets, except premium notes.....			\$40,420 77
Other assets.....		\$288 00	
Premium or deposit notes held by the Company (being 3,012 in number) liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....			\$45,414 22

## II. LIABILITIES.

Gross premiums on outstanding risks.....	\$22,685 12	
Unearned premiums, taken at fifty per cent.....		\$11,342 56
Taxes due and accrued.....		305 31
Gross liabilities.....		\$11,647 87

## III. INCOME.

Cash premiums, less return premiums.....	\$10,561 17	
Deduct amount paid for return premiums.....	476 64	
Net amount of cash premiums.....		\$10,084 53
Interest on mortgages of real estate.....		124 00
Interest and dividends from other sources.....		1,934 00
Gross cash income.....		\$12,142 53
Premium or deposit notes liable to assessment received during the year .....	\$21,122 34	

## IV. EXPENDITURES.

Losses .....	\$4,646 43
Brokerage and commissions .....	1,062 99
Salaries, fees and rents .....	3,000 00
Taxes .....	317 37
All other payments and expenditures .....	674 99
Gross cash expenditures .....	<u>\$9,701 78</u>

## V. GENERAL ITEMS.

Risks outstanding at the end of the year .....	\$3,873,382 32
Premium or deposit notes liable to assessment received on outstanding risks .....	45,414 22
Amount of risks written during the year .....	1,511,758 60
For a term of one year or less .....	457,950 00
For a term of one and not more than three years .....	1,053,808 60
Amount of risks terminated during the year .....	1,396,723 66
Losses occurring during the year .....	4,646 43

## TOLLAND COUNTY MUTUAL FIRE INSURANCE COMPANY,

TOLLAND, CONN.

Commenced Business, 1828.

LUCIUS S. FULLER, *President*.EDWARD E. FULLER, *Secretary*.

## I. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
BANK STOCKS—			
Tolland County National .....	\$7,700 00	\$7,700 00	
Rockville           " .....	8,600 00	8,800 00	
First National, Rockville .....	10,000 00	11,600 00	
Stafford National .....	7,600 00	8,233 00	
Totals .....	<u>\$33,900 00</u>	<u>\$36,333 00</u>	\$36,333 00

## 72 TOLLAND COUNTY MUTUAL FIRE INSURANCE COMPANY.

Value of real estate owned by the Company unencumbered.....	\$10,120 50
Cash loaned by the Company, secured by mortgage of real estate....	26,100 00
All other cash loans made by the Company.....	4,817 35
Cash on hand in Company's office.....	1,753 52
Cash deposited in the Tolland County National Bank.....	9,132 96
Cash deposited in Savings Banks.....	4,000 00
Cash due for premiums collected and in course of transmission.....	228 32
Interest due and accrued.....	1,200 00

Gross assets, except premium notes.....	\$93,685 65
Premium or deposit notes held by the Company (being 7,510 in number), liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$316,165 24

### II. LIABILITIES.

Losses adjusted and unpaid.....	\$1,826 25
Losses reported and unadjusted.....	3,750 00
Gross premiums on outstanding risks.....	\$79,041 31
Unearned premiums, taken at fifty per cent.....	39,520 65
Taxes due and accrued.....	660 82
Gross liabilities.....	\$45,757 72

### III. INCOME.

Cash received for premiums.....	\$26,114 11
Deduct amount paid for return premiums.....	1,450 53
Net amount of cash premiums.....	\$24,663 58
Interest on mortgages of real estate.....	1,493 80
Interest and dividends.....	2,613 45
Rents.....	273 25
Gross cash income.....	\$29,044 08
Premium or deposit notes liable to assessment received during the year	\$102,993 84

### IV. EXPENDITURES.

Losses.....	\$17,540 22
Brokerage and commissions.....	3,731 34
Salaries and fees.....	2,732 08
Taxes.....	665 43
All other payments and expenditures.....	1,046 84
Gross cash expenditures.....	\$25,715 91

### V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$9,510,750 00
Premium or deposit notes liable to assessment received on outstanding risks.....	316,165 24
Amount of risks written during the year.....	3,079,553 00
For a shorter term than one year.....	24,929 00
For the term of one year.....	537,066 00
For a term of one and not more than three years.....	1,459,450 00
For a term of more than three years.....	1,058,108 00
Amount of risks terminated during the year.....	2,891,205 00
Losses occurring during the year.....	20,016 47



## WASHINGTON MUTUAL FIRE INSURANCE COMPANY,

WASHINGTON, CONN.

Commenced Business, March, 1862.

C. H. MASON, *President*.S. J. LOGAN, *Secretary*.

## I. ASSETS.

Premium or deposit notes held by the Company (being 297 in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon (about).....	\$15,000 00
---	-------------

## II. LIABILITIES.

Gross premiums on outstanding risks.....	None.
Unearned premiums taken at fifty per cent.....	None.

## III. INCOME.

Cash deposits received during the year.....	\$240 26
Cash received for assessments on premium notes (about).....	1,200 00
Gross cash income.....	\$1,440 26
Premium or deposit notes liable to assessment actually received during the year.....	\$5,003 97

## IV. EXPENDITURES.

Losses.....	\$900 00
Commissions and brokerage.....	28 00
Salaries, fees, etc.....	15 00
Gross cash expenditures.....	\$943 00

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$514,071 00
Premium or deposit notes liable to assessment received on outstanding risks.....	16,266 84
Cash deposits received on outstanding risks.....	771 00
Risks written during the year.....	157,636 00
Risks terminated during the year.....	126,615 00
Losses occurring during the year.....	900 00
Assessments laid during the year on premium notes (about).....	1,200 00

## WINDHAM COUNTY MUTUAL FIRE INSURANCE COMPANY,

BROOKLYN, CONN.

Commenced Business, 1826.

DAVID GREENSLIT, *President*.JOHN PALMER, *Secretary*.

## I. ASSETS.

*Stocks, Bonds, and Securities owned by the Company.*

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
City of Hartford, additional water.	\$4,000 00	\$4,000 00	
City of Norwich, s. f., 5 per c....	5,000 00	5,000 00	
Town of Hartford, 4 per c.....	6,000 00	6,000 00	
RAILROAD BONDS—			
Chicago & Northwestern.....	6,000 00	7,500 00	
Union Pacific.....	2,000 00	2,240 00	
St. Paul & Sioux City.....	5,000 00	5,000 00	
Lake Erie & Western.....	5,000 00	4,000 00	
St. Louis, Kansas City & Northern.	5,000 00	5,000 00	
BANK STOCKS—			
Windham County National.....	7,700 00	7,700 00	
Chelsea Savings.....	1,413 78	1,413 78	
MISCELLANEOUS—			
Willis Kenyon note.....	200 00	200 00	
Totals .....	\$47,313 78	\$48,053 78	\$48,053 78
Cash in the office of the Company.....			\$684 66
Cash deposited in bank.....			7,490 71
Cash due the Company from agents for premiums collected and in course of transmission.....			1,124 19
Gross assets, except premium notes.....			\$57,353 34
Premium or deposit notes held by the Company (being — in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon....			\$280,148 35

## II. LIABILITIES.

Gross premiums on outstanding risks.....	\$56,029 67
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....	\$28,014 84
Gross liabilities.....	\$28,014 84

## III. INCOME.

Cash received for premiums .....	\$13,305 21	
Deduct amount paid for return premiums .....	1,101 23	
Net amount of cash premiums .....		\$12,203 98
Interest and dividends and from other sources .....		3,120 34
Gross cash income .....		\$15,324 32
Premium or deposit notes liable to assessment .....	\$62,652 05	

## IV. EXPENDITURES.

Losses .....	\$6,225 14
Brokerage and commissions .....	1,824 68
Salaries, fees, etc. ....	1,600 00
Taxes .....	427 20
Rents .....	100 00
All other payments and expenditures .....	265 85
Gross cash expenditures .....	\$10,442 87

## V. GENERAL ITEMS.

Risks outstanding at the end of the year .....	\$6,688,196 00
Premium or deposit notes liable to assessment received on outstanding risks .....	280,148 35
Risks written during the year .....	1,626,386 00
For the term of one year .....	128,435 00
For a term of more than one and not more than three years .....	587,881 00
For a term of more than three years .....	900,070 00
Risks terminated during the year .....	1,727,910 00
Losses occurring during the year .....	6,225 14



---

---

CASUALTY

INSURANCE COMPANIES

OF THIS STATE.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

---

---





## HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO.,

HARTFORD, CONN.

Commenced Business, October, 1866.

J. M. ALLEN, *President*.J. B. PIERCE, *Secretary*.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$4,486 14
Loans on bond and mortgage (first liens), not more than one year's interest due.....	211,050 00
Interest due and accrued on bond and mortgage loans.....	5,156 01
Value of lands mortgaged.....	\$674,790 00
Buildings (insured for \$37,390).....	156,275 00
Total .....	\$831,065 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND OTHER BONDS—			
State of Connecticut, 1903, 3½ p. c.	\$100,000 00	\$105,000 00	
United States, 1907, 4 per cent. . . .	2,000 00	2,400 00	
Evansville, Ind., city, 1898, 7 p. c.	10,000 00	10,000 00	
Urbana, Ill., township, 6 per cent.	4,000 00	4,000 00	
Peoria, Ill., township, 1891, 7 p. c.	5,000 00	5,600 00	
Peoria, Ill., county, 1886, 8 per c.	5,000 00	5,250 00	
RAILROAD BONDS—			
Dayton & Western, 1905, 6 per c.	15,000 00	16,500 00	
St. Johnsb'y & L. C., 1910, 6 p. c.	15,000 00	16,500 00	
BANK STOCKS—			
City National, Hartford.....	5,000 00	3,250 00	
Hartford “ “ .....	1,300 00	2,340 00	
Security “ “ .....	5,000 00	6,250 00	
RAILROAD STOCKS—			
N. Y., N. H. & H.....	10,000 00	17,500 00	
Chicago, Burlington & Quincy....	11,000 00	12,650 00	
Totals .....	\$188,300 00	\$207,240 00	\$207,240 00

Cash in Company's principal office.....	\$1,239 29
Cash deposited in bank.....	33,078 09
Interest due and accrued on stocks.....	3,501 24
Gross premiums in due course of collection.....	39,523 04
Assets of the Company at their actual value.....	<u>\$505,273 81</u>

## III. LIABILITIES.

Losses reported and unadjusted.....	\$1,750 00
Unearned premiums on risks, one year or less.....	\$145,866 49
Unearned premiums on risks, more than one year...	10,878 38
Unearned premiums as computed above.....	<u>\$156,744 87</u>
Rent accrued.....	450 00
Commissions and brokerage.....	9,424 36
Total liabilities, except capital stock and surplus.....	<u>\$168,369 23</u>
Capital stock.....	250,000 00
Surplus beyond all liabilities.....	86,904 58
Total liabilities, including capital and surplus.....	<u>\$505,273 81</u>

## IV. INCOME DURING THE YEAR.

Premiums and inspections received in cash.....	\$316,636 94
Deduct reinsurance, rebate, abatement, and return premiums.....	15,029 84
Actual cash premiums.....	<u>\$301,607 10</u>
Interest on bonds and mortgages.....	12,910 76
Interest on loans and dividends on stocks and bonds.....	9,605 21
All other sources.....	2,529 55
Actual cash income.....	<u>\$326,652 62</u>

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$1,018.17) occur- ring in previous years).....	\$15,301 03
Deduct salvages.....	Nothing.
Net amount paid for losses.....	<u>\$15,301 03</u>
Cash dividends.....	25,000 00
Commissions and brokerage.....	67,241 40
Salaries and fees.....	17,350 00
Taxes.....	6,043 11
Inspection expenses.....	101,954 66
All other payments and expenditures.....	58,153 85
Actual cash expenditure.....	<u>\$291,044 05</u>

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Steam Boiler Risks.	Premiums Thereon.
In force on the 31st day of December of the preceding year.....	\$25,371,802 00	\$302,307 80
Written or renewed during the year.....	27,876,055 00	318,902 00
Totals .....	\$53,247,857 00	\$621,209 80
Deduct those expired and marked off.....	26,369,036 00	313,662 39
In force at the end of the year.....	\$26,878,821 00	\$307,547 41

*Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$25,915,238	\$291,732 98	1-2	\$145,866 49
1883.....	} Two years.....	36,000	504 16	1-4	126 04
1884.....		38,250	521 66	3-4	391 23
1882.....	} Three years....	73,600	1,932 50	1-6	322 08
1883.....		80,500	1,847 87	1-2	923 93
1884.....		725,233	10,570 24	5-6	8,808 50
1883.....	} Five years.....	10,000	438 00	7-10	306 60
1884.....		.....	.....	...	.....
Totals. ....		\$26,878,821	\$307,547 41	...	\$156,744 87
Premiums and inspections received since the organization of the Co.					\$2,931,420 52
Losses paid since the Company organized.....					215,589 51
Cash dividends paid stockholders.....					264,750 00
Stock dividends declared.....					140,000 00
Stock owned by directors at par value.....					60,750 00
Losses incurred during the year.....					16,032 86
Amount deposited in Connecticut for the security of all the Company's policy-holders.....					100,000 00

*Business in Connecticut, 1884.*

Risks taken.....	\$2,764,950 00
Premiums received.....	18,046 47
Received for inspections.....	7,734 20
Losses paid.....	236 79
Losses incurred.....	186 79

## TOBACCO GROWERS MUTUAL INSURANCE COMPANY,

NORTH CANAAN, CONN.

Commenced Business, June, 1880.

LYMAN DUNNING, *President.*CHARLES H. BRIGGS, *Secretary.*

---

[Annual Statement of this Company not furnished within the time prescribed by law. It is quite likely that the Company has ceased to transact business, the year 1883 having proved quite disastrous.]

---

---

FIRE AND FIRE AND MARINE  
INSURANCE COMPANIES  
OF OTHER STATES.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

---

---





AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, NEW YORK.

Commenced Business, February, 1853.

ISAAC MUNSON, *President.*

H. M. STEVENS, *Secretary.*

*Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$157,059 48
Loans on bond and mortgage (first liens), not more than one year's interest due.....	879,530 23
Loans on bond and mortgage (first liens), more than one year's interest due (in process of foreclosure, \$6,066.98).....	6,066 98
Interest due and accrued on bond and mortgage loans.....	23,424 22
Value of mortgage premises.....	\$1,906,283 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, reg., 4½ per cent...	\$10,000 00	\$11,325 00
United States, reg., 4 per cent...	191,000 00	233,020 00
United States, coup., 4 per cent...	600 00	738 00
Tennessee .....	2,000 00	980 00
RAILROAD BONDS—		
Utica, Clinton & Buffalo.....	1,000 00	1,100 00
Union Pacific.....	2,000 00	2,270 00
RAILROAD STOCKS—		
N. Y. Central & Hudson River...	60,000 00	51,525 00
Lake Shore & Michigan Southern.	50,000 00	30,812 50
Central Pacific.....	40,000 00	13,700 00
Union Pacific.....	20,000 00	9,200 00
Illinois Central.....	10,000 00	11,800 00
Illinois Central, leased line.....	1,700 00	1,411 00
EXPRESS COMPANY STOCK—		
Wells, Fargo & Co.....	20,000 00	21,200 00
BANK STOCK—		
Watertown National.....	5,000 00	6,000 00
Totals .....	\$413,300 00	\$395,081 50

\$395,081 50

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
National Union Bank stock.....	\$2,100	\$2,520 00	\$1,393 50	
Jefferson County Nat. Bank stock	500	650 00	250 00	
Herkimer " " "	1,500	2,100 00	411 77	
N. Y. C. & H. River R. R. "	3,000	2,526 75	3,189 39	
Western Union Telegraph "	2,000	1,080 00		
Central Pacific R. R. "	60,000	20,550 00	20,000 00	
Nat. Bank, Fayetteville "	2,400	3,000 00		
Bond and mortgage.....	5,200	5,200 00	5,200 00	
Bond and mortgage.....	8,000	8,000 00	9,000 00	
Watertown National Bank stock	1,000	1,200 00		
Bageley & Sewall Co. "	23,700	23,700 00	10,000 00	
Canandaigua Water bonds.....	10,000	10,000 00	7,500 00	
American Express Co. stock....	1,000	880 00	600 00	
Totals .....	\$120,400	\$81,406 75	\$57,544 66	\$57,544 66
Cash in Company's principal office.....			\$5,519 65	
Cash deposited in bank.....			176,782 64	
Interest due and accrued on stocks and bonds.....			1,700 00	
Interest due and accrued on collateral loans.....			1,386 38	
Gross premiums in due course of collection.....			71,890 49	
Bills receivable.....			20,512 12	
Rents due and accrued.....			600 00	
Assets of the Company at their actual value.....			\$1,797,098 65	

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,775 00	
Losses reported and unadjusted.....	18,022 00	
Losses resisted.....	14,643 00	
Net amount of unpaid losses.....		\$43,440 00
Unearned premiums on risks, one year or less.....	\$52,045 64	
Unearned premiums on risks, more than one year...	1,035,991 95	
Unearned premiums as computed above.....		\$1,088,037 59
Cash dividends to stockholders remaining unpaid.....		25 00
Commissions and brokerage.....		14,378 10
All other liabilities.....		16,666 67
Total liabilities, except capital stock and surplus.....		\$1,162,547 36
Capital stock.....		500,000 00
Surplus beyond all liabilities.....		134,551 29
Under special deposits in other States and Canada...	\$126,000 00	
Total liabilities, including capital and surplus.....		\$1,797,098 65

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$829,209 49
Deduct reinsurance, rebate, abatement, and return premiums .....	66,994 51
Actual cash premiums.....	\$762,214 98
Interest on bonds and mortgages.....	50,465 47
Interest on loans and dividends on stocks and bonds.....	27,110 21
Rents.....	6,481 00
Actual cash income.....	\$846,271 66

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (includ. \$29,641.37 occurring in prev. yrs) ..	\$327,060 94
Cash dividends.....	49,975 00
Commissions and brokerage.....	192,960 86
Salaries and fees.....	90,273 05
Taxes .....	13,223 23
All other payments.....	65,285 03
Actual cash expenditure.....	\$738,778 11

VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$220,835,838 00	\$1,940,199 65
Written or renewed during the year.....	92,808,752 00	843,413 47
Totals .....	\$313,644,590 00	\$2,783,613 12
Deduct those expired and marked off. ....	83,570,761 00	722,332 76
In force at the end of the year.....	\$230,073,829 00	\$2,061,280 36
Deduct amount reinsured.....	1,095,385 00	10,201 72
Net amount in force.....	\$228,978,444 00	\$2,051,078 64

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$15,313,665	\$104,091 28	1-2	\$52,045 64
1882.....	Three years....	52,236,735	428,224 44	1-6	71,370 74
1883.....		59,980,737	495,745 26	1-2	247,872 63
1884.....		65,023,708	574,242 35	5-6	478,535 30
1880.....		5,459,501	70,008 96	1-10	7,000 89
1881.....	Five years....	7,040,524	90,580 33	3-10	27,174 09
1882.....		7,511,709	90,093 02	1-2	45,046 51
1883.....		8,034,761	96,459 56	7-10	67,521 69
1884.....		8,377,104	101,633 44	9-10	91,470 10
Totals.....		\$228,978,444	\$2,051,078 64		\$1,088,037 59

Premiums received since the organization of the Company.....	\$9,313,153 58
Losses paid since the Company organized.....	4,347,737 80
Cash dividends paid stockholders.....	530,000 00
Stock dividends declared.....	400,000 00
Stock owned by directors at par value.....	255,800 00
Losses incurred during the year.....	332,457 05
Amount loaned to officers and stockholders.....	17,401 16
Special deposits for the exclusive protection of policy-holders in Can- ada, \$100,000, liabilities, \$100,000; Virginia, \$15,000, liabilities, \$15,000; North Carolina, \$10,000, liabilities, \$10,000; Oregon, \$50,000, liabilities, \$1,000.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$4,567,873 00
Premiums received.....	28,739 75
Losses paid.....	11,231 69
Losses incurred.....	9,656 69

## AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April 1, 1846.

FRED. H. HARRIS, *President.*J. H. WORDEN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$600,000 00
---	--------------

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$390,859 37
Loans on bond and mortgage (first liens), not more than one year's interest due.....	634,096 75
Loans on bond and mortgage (first liens), more than one year's interest due.....	11,200 00
Interest due and accrued on bond and mortgage loans.....	13,263 16
Value of mortgaged premises (insured for \$800,125).....	\$1,763,050 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4 p. c. (reg.).....	\$475,000 00	\$579,500 00	
“ “ 4 p. c. (coupon) ...	25,000 00	30,500 00	
Totals .....	\$500,000 00	\$610,000 00	\$610,000 00
Cash in Company's principal office.....			\$10,791 74
Cash deposited in banks.....			25,484 28
Interest due and accrued on stocks.....			4,750 00
Premiums in course of collection.....			16,463 74
Rents due and accrued.....			4,515 24
All other assets not admitted.....		\$70,809 98	
Assets of the Company at their actual value.....			\$1,721,424 28

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$18,849 72	
Losses reported and unadjusted.....	14,277 01	
Losses resisted.....	1,000 00	
Total losses.....	\$34,126 73	
Deduct reinsurance thereon.....	4,419 02	
Net amount of unpaid losses.....		\$29,707 71
Unearned premiums on risks, one year or less.....	\$133,320 63	
Unearned premiums on risks, more than one year....	94,046 92	
Unearned premiums as computed above.....		\$227,367 55
Cash dividends to stockholders remaining unpaid.....		7,540 15
Cash dividends to policy-holders remaining unpaid.....		9,298 00
Commissions and brokerage.....		2,760 82
Total liabilities except capital stock and surplus.....		\$276,674 23
Capital stock.....		600,000 00
Surplus beyond all liabilities.....		844,750 05
Total liabilities, including capital and surplus.....		\$1,721,424 28

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$401,161 07	
Deduct reinsurance, rebate, abatement, and return premiums .....	69,741 26	
Actual cash premiums.....		\$331,419 81
Interest on bonds and mortgages.....		36,686 93
Interest on loans and dividends on stocks and bonds.....		25,750 00
Rents .....		10,755 52
Actual cash income.....		\$404,632 26



# AMERICAN INSURANCE COMPANY.

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$30,727.73 occurring in previous years).....	\$158,698 55
Deduct salvages and reinsurance.....	12,874 37
Net amount paid for losses.....	\$145,824 18
Cash dividends.....	67,540 30
Commissions and brokerage.....	51,189 61
Salaries and fees.....	34,320 08
Taxes.....	13,078 08
All other payments and expenditures.....	28,753 18
Actual cash expenditure.....	\$340,705 43

## VI. MISCELLANEOUS.

### *Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$37,246,675 08	\$338,398 37
Written or renewed during the year.....	50,115,602 00	403,027 30
Totals.....	\$87,362,277 08	\$741,425 67
Deduct those expired and marked off.....	35,931,986 89	282,906 69
In force at the end of the year.....	\$51,430,290 19	\$458,518 98
Deduct reinsurance.....	2,690,704 63	29,923 41
Net amount in force.....	\$48,739,585 56	\$428,595 57

### *Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$30,721,538 10	\$266,641 27	1-2	\$133,320 63
1883.....	Two years...	57,617 00	465 74	1-4	116 44
1884.....		104,993 00	618 37	3-4	463 77
1882.....	Three years..	2,953,620 67	24,872 20	1-6	4,145 37
1883.....		4,148,533 62	35,092 19	1-2	17,546 09
1884.....		5,524,077 90	45,912 93	5-6	38,260 77
1881.....	Four years...	5,000 00	50 00	1-8	6 25
1882.....		9,075 00	105 75	3-8	39 66
1883.....		12,600 00	195 68	5-8	122 30
1884.....		10,275 00	78 67	7-8	68 83
1880.....	Five years ...	521,789 33	6,744 45	1-10	674 44
1881.....		795,216 58	6,615 95	3-10	1,984 78
1882.....		891,270 34	9,838 91	1-2	4,919 46
1883.....		1,222,078 33	12,508 14	7-10	8,755 70
1884.....		1,758,900 69	18,774 07	9-10	16,896 66
1882.....	Seven years..	3,000 00	81 25	...	46 40
Totals.....		\$48,739,585 56	\$428,595 57	...	\$227,367 55

# AMERICAN FIRE INSURANCE COMPANY.

91

Premiums received since the organization of the Company.....	\$4,234,074 38
Losses paid since the Company organized.....	1,268,186 85
Cash dividends paid stockholders.....	1,312,030 26
Stock dividends declared.....	600,000 00
Stock owned by the directors at par value.....	29,490 00
Losses incurred during the year.....	143,956 99

## *Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$781,220 00
Premiums received.....	7,345 66
Losses paid.....	2,974 70
Losses incurred.....	2,999 70

# AMERICAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Commenced Business, May 1, 1857.

JAMES M. HALSTED, *President.*

DAVID ADEE, *Secretary.*

*Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II. ASSETS.

Loans on bond and mortgage (first lien), not more than one year's interest due.....	\$89,720 00
Interest due and accrued on bond and mortgage loan.....	836 36
Value of mortgaged premises (insured for \$89,720.00)....	199,500 00

## *Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States, 3 per cent.....	\$200,000 00	\$203,000 00
“ 4 per cent.....	300,000 00	368,625 00
“ 4½ per cent.....	100,000 00	113,250 00
RAILROAD BONDS—		
Delaware & Hudson Canal Co....	50,000 00	58,000 00
RAILROAD STOCKS—		
Delaware & Hudson Canal Co....	20,000 00	13,600 00
Rensselaer & Saratoga.....	40,000 00	58,000 00

	Par Value.	Market Value.	
GAS COMPANY STOCK—			
Harlem Gas Light Co.....	\$50,000 00	\$61,000 00	
BANK STOCKS—			
National Bank of Commerce.....	10,000 00	14,600 00	
American Exchange National.....	25,000 00	30,000 00	
Merchants National.....	20,000 00	26,000 00	
Bank of State of New York.....	4,000 00	4,320 00	
Third National.....	10,000 00	11,000 00	
Mercantile Trust Co.....	10,000 00	15,000 00	
Totals .....	\$839,000 00	\$976,395 00	\$976,395 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Equitable Life Assurance Society	\$2,000	\$5,000	}	\$4,000
“ “ “	500	1,250		
Mercantile Safe Deposit Co....	5,500	11,000		7,000
Albany & Saratoga R. R. Co...	10,000	13,000		10,000
Delaware & Hudson Canal Co..	35,000	23,800		20,000
Hanover National Bank.....	1,000	1,400		1,000
Totals .....	\$54,000	\$55,450	\$42,000	\$42,000 00
Cash in Company's principal office.....				\$61,791 18
Cash deposited in bank .....				2,391 59
Interest due and accrued on collateral loans.....				658 58
Gross premiums in due course of collection.....				17,213 89
Assets of the Company at their actual value.....				\$1,191,006 60

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,128 61	
Losses reported and unadjusted.....	830 54	
Net amount of unpaid losses.....		\$8,959 15
Unearned premiums on risks, one year or less.....	\$87,417 21	
Unearned premiums on risks, more than one year...	51,661 88	
Unearned premiums as computed above.....		\$139,079 09
Principal unpaid on scrip or certificates of profits.....		2,879 00
Interest due and remaining unpaid.....		5,540 82
Accrued for rent.....		1,334 00
Commissions and all other demands against the Company.....		3,073 70
Outstanding scrip.....	\$303,736 00	
Total liabilities, except capital stock and surplus.....		\$160,865 76
Capital stock.....		400,000 00
Surplus beyond all liabilities.....		630,140 84
Permanent reserve fund included in surplus represented by scrip.....	\$300,000 00	
Total liabilities, including capital and surplus.....		\$1,191,006 60

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$286,158 37	
Deduct reinsurance, rebate, abatement, and return premiums.....	50,177 65	
Actual cash premiums.....		\$235,980 72

Interest on bonds and mortgages.....	\$5,910 70
Interest on loans and dividends on stocks and bonds.....	40,944 66
From all other sources.....	1,317 59
Actual cash income.....	\$284,153 67

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$12,742 34 occurring in previous years).....	\$97,426 75
Deduct salvage and reinsurance.....	2,679 68
Net amount paid for losses.....	\$94,747 07
Cash dividends.....	40,000 00
Scrip or certificates of profits redeemed.....	12,817 75
Commissions and brokerage.....	39,636 23
Salaries and fees.....	34,946 82
Taxes.....	4,586 94
All other payments and expenses.....	24,198 62
Actual cash expenditure .....	\$250,933 43

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$50,520,400 00	\$252,478 90
Written or renewed during the year.....	67,385,993 00	294,641 16
Totals.....	\$117,906,393 00	\$547,120 06
Deduct those expired and marked off....	59,959,136 00	248,074 70
In force at the end of the year.....	\$57,947,257 00	\$299,045 36
Deduct amount reinsured.....	5,826,886 00	32,455 78
Net amount in force.....	\$ 52,120,371 00	\$266,589 58

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$35,821,795	\$174,834 43	1-2	\$87,417 21
1883.....	Two years.....	391,882	966 25	1-4	241 56
1884.....		366,616	1,647 68	3-4	1,235 76
1882.....	Three years....	2,871,258	16,500 57	1-6	2,750 09
1883.....		4,836,224	24,065 60	1-2	12,032 80
1884.....		5,476,630	28,322 77	5-6	23,602 30
1881.....	Four years.....	15,500	101 05	1-8	12 63
1882.....		66,383	604 94	3-8	226 86
1883.....		137,116	963 93	5-8	602 45
1884.....		71,261	829 12	7-8	725 48
1880.....	Five years.....	383,875	3,057 69	1-10	305 76
1881.....		260,712	2,011 04	3-10	603 30
1882.....		405,441	2,984 44	1-2	1,492 22
1883.....		462,659	4,496 29	7-10	3,147 34
1884.....		553,019	5,203 78	9-10	4,683 33
Totals.....		\$52,120,371	\$266,589 58		\$139,079 09

Premiums received since the organization of the Company.....	\$4,406,384 00
Losses paid since the Company organized.....	1,403,548 00
Cash dividends paid stockholders.....	1,038,000 00
Stock owned by directors at par value.....	105,650 00
Losses incurred during the year.....	93,198 01
Amount loaned to officers and directors.....	31,000 00

*Scrip.*

Balance of scrip outstanding and deliverable to policy-holders.....	\$303,736 00
Scrip not actually delivered.....	4,805 00
Net cash participating premiums received during the year.....	5,746 15
Limit of scrip accumulation, before any redemption.....	300,000 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$681,315 67
Premiums received.....	6,345 70
Losses paid.....	172 38
Losses incurred.....	172 38

## AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, March 12, 1810.

THOS. H. MONTGOMERY, *President.*      ALBERT C. L. CRAWFORD, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$137,100 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	363,139 50



Interest due and accrued on bond and mortgage loans. ....	\$6,800 05
Value of lands mortgaged. ....	\$212,250 00
Buildings (insured for \$318,100). ....	478,300 00
	<hr/> \$690,550 00

*Stocks and Bonds Owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 3 per c., registered. . .	\$130,000 00	\$131,950 00
United States 4½ per c., reg., 1891	90,000 00	101,700 00
United States 4 per c., reg., 1907. .	30,000 00	36,825 00
RAILROAD BONDS—		
No. Pacific 1st m., gold, 1921, 6 p.c.	40,000 00	41,400 00
Delaware mort., guar., 1895, 6 p. c.	5,000 00	5,800 00
No. Penn. 1st mort. 6 p. c., 1884. .	14,000 00	14,420 00
Sham. Val. & Potts. 1st m. 7 p.c., 1901	20,000 00	25,000 00
Phila. & Read. gen. mort., 6 per c. g. l.	20,000 00	13,800 00
Phila. & Read. gen. mort., 7 p.c. cur.	125,000 00	100,000 00
N.Y., L. & W. 6 p.c. 1st m., 1891, reg.	50,000 00	59,625 00
Steub. & Ind. 1st m. 6 p.c., series A	50,000 00	52,625 00
Penn. con. 6 p. c. mort., reg., 1905.	20,000 00	24,200 00
Penn. gen. mort., reg., 6 per c., 1910.	20,000 00	24,800 00
Phila. & Erie 5 per c., reg., 1920. . .	20,000 00	20,850 00
Norfolk & Western 6 p. c. 1st m. g.,		
New River division, 1932 . . . .	10,000 00	9,300 00
Huntingdon & Broad Top Mountain		
consolidated 5 per c., 1895. . .	10,000 00	8,150 00
Phila., Wil. & Balt. 6 p.c., reg., 1892	10,000 00	11,500 00
Elmira & Williamsport 5 per c. . . . .	1,000 00	1,000 00
N. Y. & Long Branch 5 per c., 1931	15,000 00	15,062 50
N. Y., L. E. & W. 6 per c., 1922,		
\$5,000,000.00 loan. ....	25,000 00	24,625 00
Del. & Raritan Canal & Cam. & Am.		
& Trans. Co. mort., 6 p.c., 1889	24,000 00	26,160 00
No. Penn. 2d mort. 7 per c., 1896. .	4,000 00	4,900 00
Belt R. & Stk. Yard. 1st m., 6 p.c., 1911	20,000 00	21,200 00
Chic. & W. I. 1st m. g. l., 6 p.c., 1919	30,000 00	33,300 00
Phila. & Balt. Cent. 5 p. c., reg., 1911	25,000 00	25,208 33
Corning, Cow. & A., reg., 1890. . . .	20,000 00	20,400 00
Phila. & Read. 5 p.c.m., 1st series, 1922	500 00	200 00
Phil. & Read. convert. adjust. scrip.	2,100 00	1,050 00
Del. & Chesapeake 4 per c., 1912. .	5,000 00	4,483 33
RAILROAD STOCKS—		
Pennsylvania . . . . .	6,150 00	6,150 00
North Pennsylvania. ....	5,000 00	6,100 00
MISCELLANEOUS—		
Susq. Canal Co.'s m. bds., 6 per c.	7,000 00	3,500 00
Lehigh Coal & Nav. Co.'s loan,		
1897, reg., 6 per c. ....	20,000 00	23,200 00



	Par Value.	Market Value.	
Lehigh Coal & Nav. Co.'s bds., reg., 1914 .....	\$20,000 00	\$20,900 00	
Penn. Car Trust, Ser. C, reg., 1891.	50,000 00	50,000 00	
N. Y. & Pac. Car Trust Co., Series A, 7 per c., 1886.....	3,000 00	3,000 00	
N. Y. & Pac. Car Trust Co., Series D, 7 per c., 1887.....	20,000 00	20,000 00	
Railway Car Trust of Penn., 5 p. c.	26,000 00	26,000 00	
Penn. Car Trust, Ser. G, 2 yrs. 1885	25,000 00	25,000 00	
Penn. Car Trust Ser. G, 3 yrs. 1886	25,000 00	25,000 00	
Schuylkill Nav. Co.'s 1st m. bds, 6 per c., 1897.....	12,000 00	12,420 00	
Lou. & Nash. Car Trust Co., 1889.	10,000 00	10,000 00	
Totals.....	\$1,064,750 00	\$1,090,804 16	\$1,090,804 16

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
United States 4 per c. bonds. . . .	\$500 00	\$613 75	\$500	
United States 4 per c. bonds. . . .	2,000 00	2,455 00	4,000	
Camden & Atlantic R.R. 7 p.c. bs.	1,000 00	1,150 00		
Lehigh Valley R. R. Co.'s stock	1,050 00	1,223 25		
Pennsylvania R.R. Co.'s stock..	5,500 00	5,500 00	3,000	
N.O.Pac.R'y Co.'s 6 p.c.g. con.bs.	25,000 00	15,000 00	7,500	
Tex.& Pac.R.R. 6 p.c. con.g.m.bs.	11,000 00	8,470 00	20,000	
Charleston, S.C., Mfg. & M. Co. stk.	12,000 00	20,400 00		
Totals .....	\$58,050 00	\$54,812 00	\$35,000	\$35,000 00
Cash in Company's principal office.....			3,691	97
Cash deposited in bank.....			74,374	16
Interest due and accrued on stocks and bonds.....			600	00
Interest due and accrued on collateral loans.....			294	28
Premiums in course of collection.....			58,378	12
Rents and ground rent due and accrued.....			7,639	70
Assets of the Company at their actual value.....			\$1,777,821	94

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$32,575 04	
Losses reported and unadjusted.....	61,331 16	
Losses resisted.....	15,801 64	
Total losses.....	\$109,707 84	
Deduct reinsurance.....	1,071 86	
Net amount of unpaid losses.....	\$108,635 98	
Unearned premiums on risks, one year or less.....	\$357,018 01	
Unearned premiums on risks, more than one year..	165,169 66	
Unearned premiums as computed above.....	\$522,187 67	
Reclaimable on perpetual fire policies.....	329,505 11	

Cash dividends to stockholders remaining unpaid.....	\$445 00
Commissions and brokerage.....	9,729 69
All other liabilities.....	675 75
Total liabilities except capital stock and surplus.....	\$971,179 20
Capital stock.....	400,000 00
Surplus beyond all liabilities.....	406,642 74
Total liabilities, including capital and surplus.....	\$1,777,821 94

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$962,104 58
Deduct reinsurance, rebate, abatements, and return premiums.....	132,108 84
Actual cash premiums.....	\$829,995 74
Interest on bonds and mortgages.....	15,838 09
Interest on loans and dividends on stocks and bonds.....	65,601 12
From all other sources.....	10,316 61
Deposit premiums received for perpetual risks.....	\$33,186 57
Actual cash income.....	\$921,751 56

## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses, (including \$93,184.57 occurring in previous years).....	\$610,765 62
Deduct salvages and reinsurance.....	21,166 65
Net amount paid for losses.....	\$589,598 97
Cash dividends.....	40,250 00
Commissions and brokerage.....	164,177 63
Salaries and fees.....	125,241 11
Taxes.....	27,170 86
All other payments and expenses.....	6,200 37
Deposit premiums returned on perpetual risks.....	\$5,475 57
Actual cash expenditure.....	\$952,638 94

## VI. MISCELLANEOUS.

*Risks and Premiums, Exclusive of Perpetual.*

	Fire	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$72,914,151	\$892,673 90
Written or renewed during the year.....	82,117,281	972,802 50
Totals.....	\$155,031,432	\$1,865,476 40
Deduct those expired and marked off....	69,679,361	847,665 19
In force at the end of the year.....	\$85,322,071	\$1,017,811 21
Deduct amount reinsured.....	1,721,846	24,059 59
Net amount in force.....	\$83,600,225	\$993,751 62

*Perpetual Risks.*

	Risks.	Total Deposits.
Perpetual risks in force on the 31st December, 1883.	\$12,218,907	\$325,251 23
Perpetual risks written during the year.....	1,179,725	33,186 57
Totals .....	\$13,398,632	\$358,437 80
Deduct those marked off.....	188,811	5,475 57
In force December 31, 1884.....	\$13,209,821	\$352,962 23

*Recapitulation of Temporary Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$59,558,231	\$738,095 62	$\frac{1}{2}$	\$369,047 81
1883.....	Two years.....	155,540	1,158 65	$\frac{1}{4}$	289 66
1884.....		127,132	1,251 92	$\frac{3}{4}$	938 94
1882.....	Three years....	3,471,789	32,367 46	$\frac{1}{8}$	5,394 58
1883.....		5,526,978	56,204 12	$\frac{1}{2}$	28,102 06
1884.....		5,054,494	55,768 45	$\frac{5}{8}$	46,473 71
1881.....	Four years.....	11,400	104 00	$\frac{1}{8}$	13 00
1882.....		209,051	927 74	$\frac{3}{8}$	347 90
1883.....		39,888	414 88	$\frac{5}{8}$	259 30
1884.....		61,650	666 72	$\frac{7}{8}$	583 38
1880.....	Five years.....	492,855	5,924 22	$\frac{1}{10}$	592 42
1881.....		1,003,477	12,377 20	$\frac{3}{10}$	3,713 16
1882.....		2,757,296	28,890 80	$\frac{1}{2}$	14,445 40
1883.....		3,582,744	38,503 48	$\frac{7}{10}$	26,952 43
1884.....		2,816,990	35,676 45	$\frac{9}{10}$	32,108 80
1878.....	Seven years....	55,950	1,348 00	$\frac{1}{14}$	96 30
1879.....		32,900	732 50	$\frac{3}{14}$	156 96
1880.....		49,650	1,418 46	$\frac{5}{14}$	506 60
1881.....		48,900	771 75	$\frac{1}{2}$	385 88
1882.....		54,200	1,146 50	$\frac{9}{14}$	737 10
1883.....		135,056	2,732 92	$\frac{11}{14}$	2,147 20
1884.....	Eight years....	38,350	664 12	$\frac{13}{14}$	616 60
1882.....		500	20 00	$\frac{1}{14}$	13 75
1881.....		5,000	150 00	$\frac{13}{20}$	97 50
1882.....	Ten years.....	22,000	233 00	$\frac{15}{20}$	174 75
1883.....		10,050	262 25	$\frac{17}{20}$	22 28
		\$85,322,071	\$1,017,811 21	..	\$534,217 47
Deduct amount reinsured.....		1,721,846	24,059 59	..	12,029 80
Totals .....		\$83,600,225	\$993,751 62	..	\$522,187 67
Premiums received since the organization of the Company.....					\$9,760,288 74
Cash dividends declared.....					2,252,975 50
Stock owned by the directors at par value.....					21,400 00
Losses paid since the Company organized.....					6,024,256 21
Losses incurred during the year.....					605,050 38
Loaned to stockholders not officers.....					3,000 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,687,760 00
Premiums received.....	19,389 46
Losses paid.....	10,405 76
Losses incurred.....	11,505 76

## AMERICAN EXCHANGE FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, March 1, 1859.

WILLIAM RAYNOR, *President.*THOMAS CLARK, JR., *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$2,000,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$22,056 11
Loans on bond and mortgage (first liens), not more than one year's interest due.....	6,000 00
Interest due and accrued on bond and mortgage loans.....	120 00
Value of lands mortgaged.....	\$5,000 00
Buildings (insured for \$7,500).....	8,000 00
	<u>\$13,000 00</u>

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4½ p. c., registered.....	\$10,000 00	\$11,300 00
“ “ 4 p. c., coupon.....	1,000 00	1,180 00
“ “ 4½ p. c., coupon...	128,000 00	145,076 25
BANK STOCK—		
American Exchange.....	10,000 00	12,200 00
GAS COMPANY STOCKS—		
N. Y. Mutual Gas Co.....	10,000 00	12,200 00
N. Y. Gas Co.....	13,000 00	21,320 00
Totals .....	<u>\$172,000,00</u>	<u>\$203,276 25</u>
		\$203,276 25

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Home Fire Ins. Co.....	\$2,000	\$2,600	\$1,500	
Central Pacific R. R. Co.....	1,000	1,100	3,500	
Union Pacific R. R. Co.....	1,000	1,170		
Central of N. J. R. R. Co.,....	1,000	1,150		
Lehigh & Wilkesbarre R. R. Co.	1,000	900		
Central Park N. & E. R. R. Co.	1,000	1,430	1,000	
American Loan & Trust Co....	2,000	2,200		
Totals .....	\$9,000	\$10,550	\$6,000	\$6,000 00
Cash in Company's principal office.....				471 21
Cash deposited in banks.....				11,351 05
Interest accrued on stocks and bonds.....				875 00
Interest accrued on collateral loans.....				112 50
Gross premiums in due course of collection.....				4,463 51
Rents due and accrued.....				127 00
Assets of the Company at their actual value.....				\$254,852 63

## III. LIABILITIES.

Losses adjusted and unpaid.....	None.	
Losses reported and unadjusted.....	\$606 66	
Net amount of unpaid losses.....		\$606 66
Unearned premiums on risks, one year or less.....	\$16,092 50	
Unearned premiums on risks, more than one year....	5,004 14	
Unearned premiums on inland navigation risks.....	None.	
Unearned premiums as computed above.....		\$21,096 64
Cash dividends to stockholders remaining unpaid.....		255 00
Commissions, brokerage and rent.....		1,766 49
Total liabilities except capital stock and surplus.....		\$23,724 79
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		31,127 84
Total liabilities, including capital and surplus.....		\$254,852 63

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$49,875 35	
Deduct reinsurance, rebate, abatement and return premiums .....	9,176 00	
Actual cash premiums.....		\$40,699 35
Interest on bonds and mortgages.....		360 00
Interest on loans and dividends on stocks and bonds.....		11,259 79
From all other sources.....		5,895 00
Actual cash income.....		\$58,214 14

V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (including \$2,408.22 occurring in previous years).....	\$14,964 24	
Deduct reinsurance.....	1,606 14	
Net amount paid for losses.....		\$13,358 10
Cash dividends.....		19,785 00
Commissions and brokerage.....		6,861 36
Salaries and fees.....		12,650 00
Taxes.....		1,842 31
All other expenses.....		9,091 90
Actual cash expenditure.....		\$63,588 67

VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$9,312,227 00	\$40,486 43
Written or renewed during the year.....	11,285 532 00	51,791 65
Totals .....	\$20,597,759 00	\$92,278 08
Deduct those expired and marked off, net.	10,441,469 00	46,942 07
In force at the end of the year.....	\$10,156,290 00	\$45,336 01
Deduct amount reinsured.....	919,730 00	5,869 89
Net amount in force.....	\$9,236,560 00	\$39,466 12

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$7,855,876	\$32,185 89	1-2	\$16,092 50
1883.....	Three years....	590,000	3,060 00	1-2	1,530 00
1884.....		674,340	3,148 09	5-6	2,623 34
1880.....	Five years.....	11,000	11 00	1-10	1 10
1881.....		13,675	154 59	3-10	46 20
1882.....		13,300	100 39	1-2	50 20
1883.....		22,865	401 03	7-10	389 20
1884.....		55,504	405 13	9-10	364 50
Totals .....		\$9,236,560	\$39,466 12	....	\$21,096 64
Premiums received since the organization of the Company .....					\$1,594,514 00
Losses paid since the Company organized.....					593,053 00
Cash dividends paid stockholders.....					385,000 00
Stock owned by the directors at par value.....					57,800 00
Losses incurred during the year.....					11,556 54

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$117,200 00
Premiums received.....	960 55
Losses paid.....	5 00
Losses incurred.....	5 00



## ATLANTIC FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, June, 1852.

J. S. PARISH, *President*.T. W. HAYWARD, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$156,180 26
---	--------------

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
BANK STOCKS—			
Nat. B'k of Commerce, Providence,	\$5,000 00	\$5,100 00	
Weybosset National, “	5,650 00	7,345 00	
Merchants “ “	10,000 00	12,600 00	
Fourth “ “	16,900 00	20,787 00	
R. I. Safe Deposit Co., “	1,000 00	1,100 00	
RAILROAD STOCKS—			
Chicago & Alton.....	14,300 00	18,018 00	
Michigan Central.....	20,000 00	11,000 00	
Totals .....	\$72,850 00	\$75,950 00	\$75,950 00
Cash in Company's principal office.....			55 22
Cash deposited in Fourth National Bank, Providence.....			8,245 27
Gross premiums in due course of collection.....			3,292 72
Rents due and accrued.....			3,033 75
Assets of the Company at their actual value.....			\$246,757 22

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,045 38
Losses reported and unadjusted.....	1,805 00
Net amount of unpaid losses .....	\$7,850 38

Unearned premiums on risks, one year or less.....	\$22,846 19	
Unearned premiums on risks, more than one year...	3,941 46	
Unearned premiums on marine risks.....	106 05	
Unearned premiums as computed above.....		\$26,893 70
Dividends unpaid.....		21 00
Due and accrued for salaries, rents, etc.....		158 71
Commissions and brokerage.....		769 15
Total liabilities, except capital stock and surplus.....		\$35,692 94
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		11,064 28
Total liabilities, including capital and surplus.....		\$246,757 22

## IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash.....	\$57,395 05	\$5,711 72	
Deduct reinsurance, rebate, abatements, and return premiums....	7,632 03	2,674 40	
Actual cash premiums.....	\$49,763 02	\$3,037 32	\$52,800 34
Dividends on stocks and bonds.....			4,747 85
Rents.....			9,763 63
Actual cash income.....			\$67,311 82

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Amt. pd. for losses (includ'g \$11,989.54 occurring in previous years)....	\$27,086 46	\$224 71	
Deduct salvages and reinsurance....	132 19		
Net amount paid for losses.....	\$26,954 27	\$224 71	\$27,178 98
Commissions and brokerage.....			8,015 61
Salaries, fees, etc.....			10,792 10
Taxes.....			1,524 69
All other expenditures.....			6,833 98
Actual cash expenditure.....			\$54,345 36

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$5,164,061 23	\$58,026 63
Written or renewed during the year.....	5,257,520 72	57,093 04
Total.....	\$10,421,581 95	\$115,119 67
Deduct those expired and marked off.....	5,993,658 63	60,379 17
In force at the end of the year.....	\$4,427,923 32	\$54,740 50
Deduct amount reinsured.....	116,828 62	1,343 96
Net amount in force.....	\$4,311,094 70	\$53,396 54

	Marine and Inland.	Premiums.
In force on the 31st day of December of the preceding year.....	\$128,436 00	\$1,177 69
Written or renewed during the year.....	652,219 70	4,144 49
Total.....	\$780,655 70	\$5,322 18
Deduct those expired and marked off.....	775,509 70	5,116 13
In force at the end of the year.....	\$5,146 00	\$206 05
Deduct amount reinsured.....	2,000 00	100 00
Net amount in force.....	\$3,146 00	\$106 25

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$3,672,287 37	\$45,692 38	1-2	\$22,846 19
1883.....	Two years.....	4,500 00	55 96	1-4	13 99
1884.....		500 00	1 75	3-4	1 31
1882.....	Three years....	42,900 00	494 99	1-6	82 50
1883.....		105,225 00	1,347 24	1-2	673 62
1884.....		75,350 00	929 05	5-6	774 21
1881.....	Four years.....	....	....	1-8	....
1882.....		600 00	6 00	3-8	2 25
1883.....		....	....	5-8	....
1884.....		4,100 00	42 45	7-8	37 14
1880.....	Five years.....	68,494 00	925 26	1-10	92 53
1881.....		95,815 00	1,068 19	3-10	320 46
1882.....		95,750 00	1,059 45	1-2	529 72
1883.....		78,650 00	913 54	7-10	639 48
1884.....		66,923 33	860 28	9-10	774 25
Totals.....		\$4,311,094 70	\$53,396 54		\$26,787 65
Premiums received since the organization of the Company.....					\$3,362,640 91
Losses paid since the Company organized.....					2,488,024 30
Cash dividends paid stockholders.....					377,000 00
Stock dividends declared.....					50,000 00
Stock owned by the directors at par value.....					61,566 00
Losses incurred during the year.....					22,548 49

*Business in Connecticut, 1884.*

Fire risks taken (no marine or inland).....	\$148,191 42
Premiums received.....	1,631 03
Losses paid.....	192 41
Losses incurred.....	282 69

BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

Commenced Business, February 16, 1867.

PHILIP BECKER, *President.*

OLIVER J. EGGERT, *Secretary.*

*Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$275,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	134,475 00
Interest accrued on bond and mortgage loans.....	543 42
Value of lands mortgaged.....	\$198,829 00
Buildings (insured for \$102,920.00).....	173,600 00
Total .....	\$372,429 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c., reg.....	\$220,000 00	\$259,600 00	
“ “ 4½ p. c., reg.....	70,000 00	78,050 00	
RAILROAD BONDS—			
Buffalo, N. Y. and Phila., coupon.	32,000 00	32,000 00	
RAILROAD STOCKS—			
N. Y. C. & H. R.....	20,000 00	17,450 00	
Lake Shore & Mich. Southern.....	10,000 00	6,287 50	
MISCELLANEOUS—			
German Young Men's Ass'n of			
Buffalo, 1st mort.....	25,000 00	25,000 00	
City of Buffalo, N. Y. warrant....	7,390 00	7,390 00	
Totals .....	\$384,390 00	\$425,777 50	\$425,777 50

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Citizens Gas Co., Buff., 1st m. bds	\$30,000	\$30,000	\$24,000	
Third Nat. Bk., Buffalo, stock...	5,000	5,000	} 10,000	
German Nat. Bk., Buffalo, stock.	6,000	7,500		
Union Fire Ins. Co., " "	2,000	2,200	1,800	
Village of Susp. Bdg., water bds	2,000	2,000	} 10,000	
Citizens Gas Co., Buff., 1st m. bds	10,000	10,000		
German Y. M. Ass'n, Buff., bds.	60,000	60,000	50,000	
Firemen's Fund Ins. Co., San Francisco, stock.....	3,000	3,000	2,000	
Manuf. & Trad. Bk. Buff., stk..	3,000	3,000	2,000	
Totals .....	\$121,000	\$122,700	\$99,800	\$99,800 00
Cash in Company's principal office.....				1,078 64
Cash deposited in bank.....				93,472 97
Interest due and accrued on collateral loans.....				300 00
Gross premiums in due course of collection.....				43,040 20
Bills receivable, taken for fire, marine, and inland risks.....				3,067 38
Rents due and accrued.....				475 00
Assets of the Company at their actual value.....				\$1,077,030 11

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,564 85	
Losses reported and unadjusted.....	22,970 75	
Losses resisted .....	200 00	
Net amount of unpaid losses.....		\$30,735 60
Unearned premiums on risks, one year or less.....	\$145,424 30	
Unearned premiums on risks, more than one year...	112,511 46	
Unearned premiums as computed above.....		\$257,935 76
Commissions and brokerage.....		7,908 30
Total liabilities except capital stock and surplus.....		\$296,579 66
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		580,450 45
Total liabilities, including capital and surplus.....		\$1,077,030 11

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$460,262 32	
Deduct reinsurance, rebate, abatement, and return premiums.....	93,587 79	
Actual cash premiums.....		\$366,674 53
Interest on bonds and mortgages.....		5,701 44
Interest on loans and dividends on stocks and bonds.....		23,303 25
From all other sources.....		16,825 73
Actual cash income.....		\$412,504 95

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$23,646.71 occurring in previous years) .....	\$207,331 44	
Deduct salvages and reinsurance.....	1,814 65	
Net amount paid for losses.....		\$205,516 79
Cash dividends.....		30,000 00
Commissions and brokerage.....		72,967 89
Salaries and fees.....		19,395 05
Taxes.....		9,038 12
All other expenses.....		23,627 90
Actual cash expenditure.....		\$360,545 75

VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$47,523,840	\$493,314 91
Written or renewed during the year.....	43,553,271	460,262 32
Total.....	\$91,077,111	\$953,577 23
Deduct those expired and marked off.....	42,154,856	445,996 95
In force at the end of the year.....	\$48,922,255	\$507,580 28
Deduct amount re-insured.....	1,235,628	11,812 05
Net amount in force.....	\$47,686,627	\$495,768 23

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$27,487,845	\$290,848 61	1-2	\$145,424 30
1883.....	Two years.....	170,717	1,620 88	1-4	405 22
1884.....		102,695	772 22	3-4	579 16
1882.....	Three years....	4,628,136	46,035 40	1-6	7,672 57
1883.....		5,665,950	56,161 79	1-2	28,080 89
1884.....		7,023,356	69,421 09	5-6	57,850 91
1881.....	Four years.....	36,840	440 50	1-8	55 07
1882.....		52,150	547 03	3-8	205 14
1883.....		53,450	463 80	5-8	289 87
1884.....		49,925	491 90	7-8	430 41
1880.....	Five years.....	234,485	2,917 52	1-10	291 75
1881.....		456,091	5,043 74	3-10	1,513 12
1882.....		479,852	5,464 73	1-2	2,732 36
1883.....		641,794	7,900 69	7-10	5,530 49
1884.....		603,341	7,638 33	9-10	6,874 50
Totals.....		\$47,686,627	\$495,768 23		\$257,935 76



Premiums received since the organization of the Company.....	\$3,684,556 79
Losses paid since the Company organized.....	1,718,348 41
Cash dividends paid stockholders.....	435,925 00
Stock owned by directors at par value.....	66,000 00
Loaned to officers and directors.....	147,000 00
Loaned to stockholders not officers.....	3,000 00
Losses incurred during the year.....	211,049 49

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$662,694 00
Premiums received.....	6,262 02
Losses paid.....	4,536 13
Losses incurred.....	4,536 13

## CITIZENS INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April 1837.

JAMES M. McLEAN, *President*.FRANK M. PARKER, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$2,500,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$112,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	57,900 00
Interest due and accrued on bond and mortgage loans.....	289 50
Value of lands mortgaged.....	\$50,500 00
Buildings (insured for \$45,200).....	69,500 00
	<hr/>
	\$120,000 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
<b>UNITED STATES AND STATE BONDS—</b>			
United States 4 p. c., registered...	\$200,000 00	\$244,000 00	
United States 4½ p. c., “ ...	150,000 00	169,500 00	
United States 3 p. c., “ ...	100,000 00	101,500 00	
Virginia .....	10,000 00	2,500 00	
<b>RAILROAD BONDS—</b>			
Lake Shore & Michigan Southern.	50,000 00	62,500 00	
<b>RAILROAD STOCKS—</b>			
Union Pacific.....	20,000 00	9,200 00	
N. Y. Central & Hudson River...	10,000 00	8,800 00	
<b>BANK STOCKS—</b>			
National Citizens.....	24,500 00	30,625 00	
National Bank of Commerce.....	10,000 00	14,600 00	
Union Trust Company stock.....	10,000 00	35,000 00	
Totals .....	\$584,500 00	\$678,225 00	\$678,225 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Butch. & Drov. Nat. Bank stk..	\$1,050	\$1,470	\$900	
Metropolitan Gas Light Co. stk.	20,000	45,000	50,000	
Michigan Central R. R. Co. stk.	30,000	18,000		
National Citizens Bank stock...	17,500	21,875	16,000	
Manhattan Life Ins. Co. stock..	500	2,500	1,000	
Manhattan Life Ins. Co. stock..	600	3,000	1,000	
National Citizens Bank stock...	1,000	1,250	900	
St. L. & Iron M. R. R. 2d m. bds.	5,000	5,150	4,000	
St. L. & Iron M. R. R. 2d m. bds.	2,000	2,060	50,000	
St. L. & Iron M. R. R. 2d m. bds. gen. con. L. G. bds., due 1930	30,000	21,000		
Chicago & N. West'n R. R. stk.	20,000	17,000		
Missouri Pacific R. R. Co. stk..	30,000	27,000		
Chicago & N. West'n R. R. stk.	10,000	8,500	15,000	
Cairo, Ark. & Tex. R. R. 1st m. 7 p. c. gold bonds .....	10,000	10,100		
Totals .....	\$177,650	\$183,905	\$138,800	\$138,800 00
Cash in Company's principal office.....			3,932	51
Cash deposited in bank.....			20,790	82
Interest due and accrued on stocks.....			4,945	00
Interest due and accrued on collateral loans .....			276	67
Premiums in due course of collection.....			72,633	12
Rents due and accrued.....			875	00
Assets of the Company at their actual value .....			\$1,090,667	62

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$19,267 56	
Losses reported and unadjusted.....	39,487 74	
Losses resisted.....	2,599 48	
Total losses.....	\$61,354 78	
Deduct reinsurance.....	400 00	
Net amount of unpaid losses.....		\$60,954 78
Unearned premiums on risks, one year or less.....	\$303,323 88	
Unearned premiums on risks, more than one year...	120,743 83	
	\$424,067 71	
Deduct reinsurance, unearned premiums...	10,636 89	
Unearned premiums as computed above.....		\$413,430 82
Cash dividends to stockholders remaining unpaid.....	99 90	
Due and accrued for salaries, etc.....	1,500 00	
All other demands against the Company, including commissions....	5,039 84	
Total liabilities, except capital stock and surplus.....	\$481,028 34	
Capital stock.....	300,000 00	
Surplus beyond all liabilities.....	309,642 28	
Amount of such surplus which constitutes a permanent Reserve Fund, represented by scrip, which cannot be redeemed so as to diminish said reserve.....	\$150,000 00	
Under special deposits in other States.....	18,610 54	
Total liabilities, including capital and surplus.....		\$1,090,667 62

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$823,518 67	
Deduct reinsurance, rebate, abatement, and return premiums.....	87,470 33	
Actual cash premiums.....		\$736,048 34
Interest on bonds and mortgages.....	3,450 08	
Interest on loans and dividends on stocks and bonds.....	34,516 47	
Rents.....	4,753 28	
Actual cash income.....		\$778,768 17

## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (including \$71,408.18 occurring in previous years).....	\$365,584 16	
Deduct salvages and reinsurance.....	7,029 10	
Net amount paid for losses.....		\$358,555 06
Cash dividends.....	40,512 80	
Commissions and brokerage.....	115,676 01	
Salaries and fees.....	72,946 33	
Taxes.....	16,522 65	
All other expenses.....	99,310 56	
Actual cash expenditure.....		\$703,523 41

## VI. MISCELLANEOUS.

	Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$67,760,499 96	\$468,222 81
Written or renewed during the year.....	87,957,455 23	820,792 30
Total.....	\$155,717,955 19	\$1,289,015 10
Deduct those expired and marked off....	69,557,923 87	484,733 12
In force at the end of the year.....	\$86,160,031 32	\$804,281 98
Deduct amount reinsured.....	2,918,534 69	21,273 78
Net amount in force.....	\$83,241,496 63	\$783,008 20

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less....	\$61,758,582 00	\$606,647 75	1-2	\$303,323 88
1883.....	Two years....	371,012 50	971 94	1-4	242 99
1884.....		152,903 33	1,303 64	3-4	977 73
1882.....	Three years....	4,405,650 44	27,537 30	1-6	4,589 55
1883.....		5,311,456 29	34,089 90	1-2	17,044 95
1884.....		7,960,903 00	71,047 14	5-6	59,205 95
1884.....	Four years....	59,500 00	137 10	6-6	137 10
1881.....		70,783 33	339 15	1-8	42 39
1882.....		97,366 66	318 00	3-8	119 25
1883.....		61,400 00	327 99	5-8	204 95
1884.....	Five years....	29,651 00	259 78	7-8	227 29
1880.....		798,126 24	7,030 23	1-10	703 02
1881.....		930,190 32	9,186 82	3-10	2,756 04
1882.....		1,205,544 31	10,406 92	1-2	5,203 46
1883.....		997,933 90	9,606 18	7-10	6,724 27
1884.....		1,949,028 00	25,072 14	9-10	22,564 89
Totals .....		\$86,160,031 32	\$804,281 98	....	\$424,067 71

Premiums received since the organization of the Company.....	\$8,149,774 58
Losses paid since the Company organized.....	3,692,822 63
Cash dividends paid stockholders.....	1,670,550 00
Stock owned by directors at par value.....	52,660 00
Loaned to stockholders, not officers.....	54,900 00
Losses incurred during the year.....	345,901 66
Special deposits for the exclusive protection of policy-holders in the States of Virginia, \$15,000, liabilities, \$5,882.76; Georgia, \$25,000, liabilities, \$6,969.67; North Carolina, \$10,000, liabilities, \$5,758.11.	

*Business in Connecticut, 1884,*

Fire risks taken (no inland).....	\$1,425,616 73
Premiums received.....	15,185 88
Losses paid.....	7,075 11
Losses incurred.....	2,484 41

## CITIZENS INSURANCE COMPANY,

PITTSBURGH, PENN.

Commenced Business, 1850.

WILLIAM G. JOHNSTON, *President*.WALTER MORRIS, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$108,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	224,154 97
Interest due and accrued on bond and mortgage loans..	3,730 61
Value of lands mortgaged.....	\$620,000 00
Buildings (insured for \$184,275).....	

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States registered.....	\$5,000 00	\$6,100 00
“ “ coupons.....	16,000 00	19,520 00
RAILROAD BONDS—		
Pitts. & Birmingham Passenger....	1,500 00	1,725 00
Pittsburgh & Connellsville.....	1,000 00	1,100 00
Pitts., New Castle & Lake Erie...	3,000 00	3,585 00
BANK STOCKS—		
First National, Allegheny.....	10,000 00	17,800 00
“ “ Pittsburgh.....	3,600 00	6,335 00
Masonic, “.....	5,000 00	5,000 00
Citizens National “.....	5,000 00	6,500 00
Allegheny “ “.....	10,000 00	13,000 00
Duquesne “ “.....	12,200 00	15,250 00
Third “ “.....	10,000 00	15,500 00
Marine “ “.....	10,000 00	10,200 00
Mechanics “ “.....	1,250 00	2,500 00
German National, Allegheny.....	2,500 00	2,875 00

	Par Value.	Market Value.	
<b>RAILROAD STOCKS—</b>			
Lawrence .....	\$1,550 00	\$1,922 00	
Pitts., McKeesport & Youghiogheny	10,000 00	10,400 00	
<b>MISCELLANEOUS—</b>			
Allegheny City renewals.....	5,000 00	5,250 00	
Allegheny County compromise....	1,000 00	1,150 00	
Springfield School bonds.....	4,000 00	4,040 00	
Howard School bonds.....	8,000 00	8,320 00	
Sixth Ward Allegheny School bds.	5,000 00	6,250 00	
German Evangelical Prot. Church.	5,000 00	5,200 00	
Point Bridge bonds.....	3,500 00	3,665 00	
Safe Deposit Company.....	5,000 00	5,100 00	
Eagle Cotton Mills Company.....	500 00	500 00	
N. Y. & Cleveland Gas Coal Co...	750 00	850 00	
Allegheny Insurance Company....	1,000 00	1,100 00	
Allegheny Suspension Bridge.....	2,500 00	7,500 00	
Birmingham Fire Insurance Co...	4,500 00	4,050 00	
Monongahela Insurance Co.....	1,250 00	1,250 00	
Totals .....	\$155,600 00	\$193,537 00	\$193,537 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
German National Bk., Pittsburgh	\$2,300	\$4,600	\$1,125
Fifth Avenue Bank, "	2,500	2,500	10,699
Mechanics National Bank, "	250	500	
Iron City National Bank, "	700	1,400	
Masonic Bank, "	4,450	4,450	
Peoples Insurance Co., "	1,750	2,660	
City Insurance Co., "	2,500	3,000	450
United States bonds.....	5,000	6,100	5,000
Penn. Ins. Co., Pittsburgh.....	2,500	2,750	1,500
Third Nat. Bank, " .....	1,000	1,560	2,100
Citizens Nat. Bank " .....	500	630	
Western Ins. Co., " .....	400	550	400
Marine Nat. Bank, " .....	1,500	1,500	950
Allegheny City Gas, Alleg'y City	2,600	4,160	2,500
Nat. Bank of Commerce, Pitts..	25,000	35,000	15,000
City Insurance Co., Pittsburgh..	1,250	1,500	1,000
P. & L. E. R. R. stock.....	500	1,000	2,500
Duquesne Nat. Bank, Pittsburgh	2,000	2,500	
Armenia Ins. Co., " .....	3,000	2,550	1,500
Union Insurance Co., " .....	4,000	4,000	3,200
P. C. & St. L. Ry. Co.....	1,000	1,800	2,000
Mt. Oliver Incline Plane Co., Pitts	2,000	2,000	
Woodruff Sleeping and Parlor Car Company.....	50,000	30,000	8,000
Monongahela Ins. Co., Pittsburgh	6,000	6,000	5,000



	Par Value.	Market Value.	Amt. Loaned.	
Monongahela Incline Plane Co.,				
Pittsburgh. ....	\$3,550	\$4,615	\$3,550	
Fifth National Bank, Pittsburgh.	10,000	12,000	10,000	
Allegheny Gas st'k, Allegheny..	6,625	10,260	9,500	
Mortgage on property assigned as collateral. ....	1,500	1,500	200	
Totals .....	\$144,375	\$151,085	\$86,174	\$86,174 00
Cash in Company's principal office.....				4,522 27
Cash deposited in bank.....				7,896 23
Interest accrued on stocks and bonds.....				446 65
Gross premiums in due course of collection.....				15,415 62
Bills receivable, not matured, taken for premiums.....				1,202 50
Rents due and accrued.....				270 83
Assets of the Company at their actual value.....				\$645,350 68

## III. LIABILITIES.

Losses reported and unadjusted.....		\$12,938 66
Unearned premiums on risks, one year or less.....	\$78,518 00	
Unearned premiums on risks, more than one year...	43,897 26	
Unearned premiums on inland navigation risks.....	1,358 75	
Unearned premiums as computed above.....		\$123,774 01
Commissions and brokerage.....		3,000 00
Total liabilities except capital stock and surplus.....		\$139,712 67
Capital stock.....		500,000 00
Surplus beyond all liabilities.....		5,638 01
Total liabilities, including capital and surplus.....		\$645,350 68

## IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash.....	\$252,932 93	\$5,221 03	
Deduct reinsurance, rebate, abatements, and return premiums.....	37,814 88	.....	
Actual cash premiums.....	\$214,578 05	\$5,221 03	\$219,799 08
Interest on bonds and mortgages.....			12,174 40
Interest on loans and dividends on stocks and bonds.....			17,588 78
Rents.....			1,397 24
Actual cash income.....			\$250,959 50

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Amt. paid for losses (including \$11,- 873.93 occurring in previous years	\$100,965 28	\$720 81	
Total amount paid for losses.....			\$101,686 09

Cash dividends.....	\$40,000 00
Commissions and brokerage.....	43,618 09
Salaries and fees.....	10,639 92
Taxes.....	7,022 40
All other expenses.....	29,392 95
Actual cash expenditure.....	\$232,359 45

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$10,671,826	\$120,375 58
Written or renewed during the year.....	21,072,256	252,480 23
Totals.....	\$31,744,082	\$372,855 81
Deduct those expired and marked off.....	13,604,210	155,977 17
In force at the end of the year.....	\$18,139,872	\$216,878 64
Deduct amount reinsured.....	298,245	3,393 53
Net amount in force.....	\$17,841,627	\$213,845 11
	Marine and Inland.	Premiums.
In force on the 31st day of December of the preceding year.....	\$146,216	\$5,564 55
Written or renewed during the year.....	49,750	3,167 50
Totals.....	\$195,966	\$8,732 05
Deduct those expired and marked off.....	147,716	5,634 55
In force at the end of the year.....	\$48,250	\$3,097 50
Deduct amount reinsured.....	6,000	380 00
Net amount in force.....	\$42,250	\$2,717 50

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$12,968,610	\$147,036 01	1-2	\$78,518 00
1883.....	Two years.....	38,550	349 91	1-4	87 48
1884.....		305,765	2,910 50	3-4	2,183 62
1882.....	Three years.....	693,087	8,123 29	1-6	1,353 88
1883.....		1,427,409	16,831 30	1-2	8,415 62
1884.....		1,874,464	31,612 39	5-6	26,343 66
1881.....	Four years.....	3,500	50 00	1-8	6 25
.....					
1883.....		12,400	134 79	5-8	84 87
1884.....		51,250	611 53	7-8	535 09
.....	Five years.....				
1881.....		8,000	72 00	3-10	21 60
1882.....		8,500	161 50	1-2	80 75
1883.....		93,702	1,241 34	7-10	868 94
1884.....		356,390	4,350 55	9-10	3,915 50
Totals.....		\$17,841,627	\$213,485 11	...	\$122,415 26

Premiums received since the organization of the Company.....	\$1,799,914 00'
Losses paid since the Company organized.....	779,648 00
Cash dividends paid stockholders.....	619,000 00
Stock owned by directors at par value.....	102,650 00
Loaned to officers and directors.....	14,775 00
Losses incurred during the year.....	104,250 82

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$160,252 00
Premiums received.....	1,396 75
Losses paid.....	75 00
Losses incurred.....	75 00

## CLINTON FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, July 11, 1850.

GEO. T. PATTERSON, JR., *President.*CHAS. E. W. CHAMBERS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$250,000 00
---	--------------

## II. ASSETS.

Loans on bond and mortgage (first liens).....	\$26,400 00
Interest due and accrued.....	111 66
Value of lands mortgaged, exclusive of buildings.....	\$35,500 00
Value of buildings.....	23,500 00
Total.....	\$59,000 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg., 4½ p. c., 1891.	\$130,000 00	\$148,200 00	
United States reg., currency 6s, 1897.	10,000 00	12,900 00	
United States reg., currency 6s, 1898.	54,000 00	70,740 00	
United States coup., 4 per c., 1907.	36,000 00	44,225 00	
RAILROAD BONDS—			
Central of N. Jersey adjustment...	1,000 00	1,020 00	
Central of N. Jersey debenture....	1,000 00	1,000 00	
Central of N. Jersey scrip.....	100 00	100 00	
RAILROAD STOCK—			
N. Y. Central & Hudson River....	70,000 00	59,200 00	
BANK STOCKS—			
American Exchange National....	10,000 00	12,000 00	
Merchants “ .....	2,850 00	3,206 00	
MISCELLANEOUS—			
Del. & Hudson Canal bonds, 1894.	40,000 00	48,000 00	
Totals .....	\$354,950 00	\$400,601 00	\$400,601 00
Cash in Company's principal office.....			1,853 64
Cash deposited in bank.....			459 12
Interest due and accrued on stocks, not included in market value...			1,750 00
Gross premiums in due course of collection.....			30,133 92
All other assets.....			100 00
Assets of the Company at their actual value.....			\$461,409 34

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,388 61	
Losses reported and unadjusted.....	2,395 56	
Losses resisted.....	2,650 00	
Total amount of unpaid losses.....		\$8,434 17
Unearned premiums on risks, one year or less.....	\$63,686 33	
Unearned premiums on risks, more than one year...	36,438 95	
Unearned premiums as computed above.....		\$100,125 28
Borrowed money.....		21,960 00
Commissions and brokerage.....		5,273 42
Total liabilities, except capital stock and surplus.....		\$135,792 87
Capital stock .....		250,000 00
Surplus beyond all liabilities.....		75,616 47
Total liabilities, including capital and surplus.....		\$461,409 34

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$261,882 39	
Deduct reinsurance, rebate, abatement, and return premiums .....	40,749 72	
Actual cash premiums.. .....		\$221,132 67

Interest on bonds and mortgages.....	\$1,352 00
Interest and dividends on stocks and bonds.....	18,294 95
From all other sources.....	1,036 53
Actual cash income .....	\$241,816 15

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$23,022.55 occurring in previous years).....	\$123,976 81
Deduct salvages and reinsurance.....	8,400 89
Net amount paid for losses.....	\$115,575 92
Cash dividends paid stockholders.....	25,000 00
Commissions and brokerage.....	44,015 88
Salaries, fees, etc.....	20,198 38
Taxes.....	4,728 89
All other payments and expenditures.....	30,858 35
Actual cash expenditure.....	\$240,377 42

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$25,823,907 00	\$181,594 68
Written or renewed during the year.....	39,875,286 00	267,688 09
Total.....	\$65,699,193 00	\$449,282 77
Deduct those expired and marked off. ....	35,521,207 00	228,462 99
In force at the end of the year.....	\$30,177,986 00	\$220,819 78
Deduct amount reinsured.....	3,609,533 00	29,355 39
Net amount in force.....	\$26,568,453 00	\$191,464 39

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$18,194,667	\$127,372 67	1-2	\$63,686 33
1883.....	Two years.....	17,168	185 00	1-4	46 25
1884.....		25,756	225 00	3-4	168 75
1882.....	Three years....	1,825,472	11,985 85	1-6	1,997 64
1883.....		2,276,784	15,089 76	1-2	7,544 88
1884.....		1,963,768	14,957 20	5-6	12,464 23
1881.....	Four years.....	7,500	127 72	1-8	15 96
1882.....		6,000	45 00	3-8	16 86
1883.....		17,900	105 00	5-8	65 60
1884.....		24,000	229 50	7-8	200 82
1880.....	Five years.....	185,367	1,559 65	1-10	155 96
1881.....		203,455	2,088 72	3-10	626 61
1882.....		437,575	3,572 87	1-2	1,786 44
1883.....		646,372	5,897 23	7-10	4,128 06
1884.....		736,669	8,023 22	9-10	7,220 89
Totals .....		\$26,568,453	\$191,464 39		\$100,125 28

Premiums received since the organization of the Company.....	\$3,290,568 22
Losses paid since the Company organized.....	1,552,227 26
Cash dividends paid stockholders.....	1,060,000 00
Stock owned by the directors at par value.....	76,300 00
Losses incurred during the year.....	100,954 26

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$305,597 00
Premiums received.....	4,003 32
Losses paid.....	3,220 93
Losses incurred .....	3,220 93

COMMERCE INSURANCE COMPANY,

ALBANY, NEW YORK.

Commenced Business, June 1, 1859.

GARRET A. VAN ALLEN, *President.*

RICHARD V. DEWITT, *Secretary.*

*Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$35,000 00
---	-------------

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States currency, 1899.....	\$200,000 00	\$262,000 00
United States 4 per cent., coupon..	10,000 00	12,200 00
BANK STOCKS—		
National Commercial, Albany....	15,000 00	30,000 00
First National, “ ....	13,300 00	21,280 00
Nat. Albany Exchange, “ ....	8,000 00	12,000 00
Union National, “ ....	8,000 00	8,800 00



	Par Value.	Market Value.	
N. Y. State National, Albany....	\$4,000 00	\$6,400 00	
Albany City " " ....	2,700 00	3,375 00	
National of Cohoes, N. Y.....	4,500 00	4,500 00	
Totals .....	\$265,500 00	\$360,555 00	\$360,555 00
Cash in Company's principal office.....			1,057 81
Cash deposited in bank.....			22,116 05
Interest due and accrued on stocks.....			637 83
Gross premiums in due course of collection.....			8,469 66
Rents due and accrued.....			152 67
Assets of the Company at their actual value.....			\$427,989 02

## III. LIABILITIES.

Losses reported and unadjusted.....	\$8,440 00	
Losses resisted.....	250 00	
Total amount of unpaid losses.....		\$8,690 00
Unearned premiums on risks, one year or less.....	\$63,280 69	
Unearned premiums on risks, more than one year...	22,971 12	
Unearned premiums as computed above.....		\$86,251 81
Commissions and brokerage.....		1,693 93
All other demands against the Company.....		426 83
Total liabilities, except capital stock and surplus.....		\$97,062 57
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		130,926 45
Total liabilities, including capital and surplus.....		\$427,989 02

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$170,446 89	
Deduct reinsurance, rebate, abatement, and return premiums.....	23,070 12	
Actual cash premiums.....		\$147,376 77
Interest on loans and dividends on stocks and bonds.....		18,795 59
Rents.....		1,532 67
Actual cash income.....		\$167,705 03

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$14,838.44 occurring in previous years).....	\$119,023 64	
Deduct reinsurance.....	9,717 04	
Net amount paid for losses.....		\$109,306 60
Cash dividends.....		16,000 00
Commissions and brokerage.....		27,404 75
Salaries and fees.....		10,300 93
Taxes.....		6,481 21
All other expenses.....		6,408 08
Actual cash expenditure.....		\$175,901 57

VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year, net.....	\$15,392,211 00	\$159,097 35
Written or renewed during the year.....	16,492,616 00	169,214 19
Totals.....	\$31,884,827 00	\$328,311 54
Deduct those expired and marked off....	15,255,782 00	146,416 03
In force at the end of the year.....	\$16,629,045 00	\$181,895 51
Deduct amount reinsured.....	1,058,477 00	10,822 67
Net amount in force.....	\$ 15,570,568 00	\$171,073 84

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$11,492,692	\$126,561 39	1-2	\$63,280 69
1883.....	Two years.....	14,450	94 52	1-4	23 63
1884.....		10,250	106 40	3-4	79 80
1882.....		996,481	10,468 94	1-6	1,744 82
1883.....	Three years....	1,017,264	11,180 59	1-2	5,590 29
1884.....		1,207,140	12,601 15	5-6	10,500 96
1881.....		14,400	72 00	1-8	9 00
1882.....	Four years.....	2,200	20 50	3-8	7 68
1883.....		10,450	104 88	5-8	65 55
1884.....		16,700	169 50	7-8	148 31
1880.....	Five years.....	128,212	1,628 53	1-10	162 85
1881.....		192,153	2,389 48	3-10	716 84
1882.....		180,490	2,090 98	1-2	1,045 49
1883.....		147,901	1,752 88	7-10	1,227 01
1884.....		139,785	1,832 10	9-10	1,648 89
Totals.....		\$15,570,568	\$171,073 84		\$86,251 81

Premiums received since the organization of the Company.....	\$3,684,427 00
Losses paid since the Company organized.....	2,485,917 00
Cash dividends paid stockholders.....	588,000 00
Stock owned by directors at par value.....	39,875 00
Losses incurred during the year.....	103,577 84

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$601,986 00
Premiums received.....	6,745 11
Losses paid.....	6,615 47
Losses incurred.....	5,716 19

## CONTINENTAL INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1853.

GEORGE T. HOPE, *President.*CYRUS PECK, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$659,250 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	336,750 00
Interest due and accrued on bond and mortgage loans.....	8,483 81
Value of lands mortgaged.....	\$369,900 00
Buildings (insured for \$308,375).....	426,600 00
Total .....	\$796,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States reg, 6 per c., cur. . . .	\$900,000 00	\$1,187,720 00
“ “ 4 “ . . . . .	150,000 00	183,000 00
“ “ 4½ per c. . . . .	75,000 00	84,750 00
Alabama New, Class A, 1906. . . . .	10,000 00	8,000 00
S. Carolina 6 per c, con. Brown, 1893 . . . . .	12,000 00	12,480 00
Tennessee 6 per c. . . . .	26,000 00	10,920 00
RAILROAD BONDS—		
Cedar Rapids, Ia. Falls & N. W. 1st guar. mort. 6 per c., 1920, reg. . . . .	50,000 00	55,000 00
Central & Bkg. Co. of Ga., tripartite, 1st mort. 7 per c., 1893, reg. . . . .	100,000 00	110,000 00
Chesapeake & Ohio 1st mort. 6 p. c. gold, 1908, Series A. . . . .	50,000 00	51,500 00

	Par Value.	Market Value.
Chic., Mil. & St. Paul 1st m. 6 p. c., 1910 (Chic. & Pac. div.), reg.	\$50,000 00	\$56,000 00
Chicago & N. W. 1st mort. s. f. 6 per c. reg., 1929.....	50,000 00	55,000 00
Chicago, St. Paul, Minn. & Omaha 1st con. mort. 6 p.c., 1930, reg.	100,000 00	111,000 00
Columbia & Greenville 1st mort. 6 per c., 1916, reg.....	50,000 00	47,500 00
Elmira, Cortland & Northern pref., 1st mort. 6 per c., 1914, reg..	50,000 00	50,000 00
Erie con. 1st m. 7 p. c., 1920, reg.	50,000 00	60,000 00
Ind., Bloomington & W. pref. 1st mort. 7 per c., 1900, reg.....	135,000 00	156,600 00
Milwaukee, L. S. & Western 1st con. mort. 6 per c., 1921, reg.....	50,000 00	50,000 00
Morris & Essex 1st con. guar. mort. 7 per c., 1915, reg.....	50,000 00	62,000 00
N. Y., Lackawanna & Western 1st mort. 6 per c., 1921, reg.....	100,000 00	117,000 00
N. Y., L. E. & W. 1st mort. 6 per c. prior lien, 1908, reg.....	50,000 00	50,000 00
Pitts., Cleve. & Tol. 1st m. 6 p.c., 1922	100,000 00	106,000 00
St. Paul, Minn. & Manitoba 6 per c. (Dak. extension), 1910, reg..	100,000 00	109,000 00
<b>BANK STOCKS—</b>		
American Exchange National.....	25,000 00	30,000 00
Bank of America.....	6,900 00	10,350 00
Bowery National.....	5,000 00	7,750 00
Mechanics National.....	30,000 00	39,000 00
Mercantile “.....	25,000 00	29,000 00
Merchants “.....	17,500 00	22,225 00
Metropolitan “.....	20,000 00	4,000 00
Nassau.....	5,000 00	6,400 00
Phoenix National.....	14,000 00	14,000 00
St. Nicholas.....	18,000 00	21,600 00
Central Trust Co.....	20,000 00	58,000 00
<b>RAILROAD STOCK—</b>		
New York & Harlem.....	75,000 00	142,500 00
<b>MISCELLANEOUS—</b>		
N. Y. Guar. & Indemnity Co., stock	300 00	300 00
Totals .....	\$2,569,700 00	\$3,118,595 00
		\$3,118,595 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Chatham National Bank stock..	\$10,275	\$15,207	\$12,000
Central Trust Co. stock.....	10,000	29,000	40,000
Brooklyn Trust Co. stock.....	12,000	23,400	
Fidelity & Casualty Co., N.Y., stk.	2,700	3,375	2,300

	Par Value.	Market Value.	Amt. Loaned.	
Brooklyn City R. R. Co. stock..	\$1,500	\$3,150	\$1,400	
First Nat. Bank of Saugerties stk.	500	500	300	
Tripartite 7 per c. bds. of Central R. R. & Banking Co. of Ga.	10,000	11,000	4,000	
Hannibal & St. Joseph 8 p.c. bds.	2,000	2,060	5,000	
Gt. Western R'y Co. of Ill. 7 p.c. bs.	2,000	2,080		
Ches. & Ohio 6 p.c., Series B., g. bs.	3,000	2,160		
Totals .....	\$53,975	\$91,932	\$65,000	\$65,000 00
Cash in Company's principal office.....				1,516 86
Cash deposited in bank.....				172,618 76
Interest due and accrued on stocks .....				50,532 50
Interest due and accrued on collateral loans.....				1,868 67
Gross premiums in course of collection.....		\$585,272 26	485,272 26	
Less.....		100,000 000		
Bills receivable, not matured.....				32,614 06
Rents due and accrued.....				6,000 00
Assets of the Company at their actual value.....				\$4,938,501 92

## III. LIABILITIES.

Losses reported and unadjusted.....	\$357,792 69	
Losses resisted.....	44,953 00	
Total amount of unpaid losses.....	\$402,745 69	
Deduct reinsurance.....	42,507 01	
Net amount of unpaid losses.....		\$360,238 68
Unearned premiums on risks, one year or less.....	\$582,395 57	
Unearned premiums on risks, more than one year....	1,346,003 78	
Unearned premiums on inland navigation risks.....	25,394 75	
Unearned premiums as computed above.....		\$1,953,694 10
Principal unpaid on scrip or certificates of profits.....		32,475 00
Interest due and remaining unpaid.....		6,533 52
Cash dividends to stockholders remaining unpaid.....		338 80
Commissions and brokerage.....		50,000 00
Special reserve fund.....		600,000 00
Total liabilities, except capital stock and surplus.....		\$3,003,280 10
Capital stock.....		1,000,000 00
Surplus beyond capital and all liabilities.....		935,221 82
Amount of such surplus represented by scrip	\$29,698 00	
Special deposit in Georgia.....	25,000 00	
Guaranty surplus fund.....	600,000 00	
Total liabilities, including capital stock and surplus.....		\$4,938,501 92
Unearned premiums represented by installment notes.	\$1,337,323 59	

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash, gross....	\$2,703,945 34	\$494,516 84
Deduct reinsurance, rebate, abatement, and return premiums.....	383,104 56	110,437 46
Actual cash premiums.....	\$2,320,840 78	\$384,079 38
Interest on bonds and mortgages.....		18,948 68
Interest on loans and dividends on stocks and bonds.....		164,873 95
Rents.....		45,979 74
Actual cash income.....		\$2,934,722 53

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.
Amt. paid for losses (inc. \$400,471.30 occurring in previous years....	\$1,460,244 16	\$424,510 77
Deduct salvages and reinsurance....	142,461 31	35,557 89
Net amount paid for losses.	\$1,317,782 85	\$388,952 88
Cash dividends.....		154,301 00
Scrip or certificates of profit redeemed in cash.....		11,518 68
Commissions and brokerage.....		477,744 60
Salaries and fees.....		291,073 96
Taxes.....		77,963 18
All other expenditures.....		187,239 36
Actual cash expenditure.....		\$2,906,576 51

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$385,925,480	\$3,249,270 27
Written or renewed during the year.....	383,427,946	2,816,860 89
Totals .....	\$769,353,426	\$6,066,131 16
Deduct those expired and marked off.....	345,822,486	2,283,190 75
In force at the end of the year.....	\$423,530,940	\$3,782,940 41
Deduct amount reinsured.....	19,072,345	200,946 11
Net amount in force .....	\$404,458,595	\$3,581,994 30
	Marine and Inland.	Premiums.
	\$3,540,421	\$50,789 49



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$160,657,111	\$1,164,591 14	1-2	\$582,295 57
1883.....	Two years.....	2,352,098	10,072 11	1-4	2,518 03
1884.....		1,219,454	5,338 36	3-4	4,003 77
1882.....	Three years.....	35,118,228	274,869 58	1-6	45,811 60
1883.....		44,249,829	348,115 32	3-6	174,057 66
1884.....		50,664,476	368,849 71	5-6	307,374 76
1881.....	Four years.....	675,596	7,001 68	1-8	875 21
1882.....		902,204	8,610 25	3-8	3,228 84
1883.....		967,034	10,578 34	5-8	6,611 46
1884.....		1,122,062	9,971 08	7-8	8,724 70
1880.....	Five years.....	14,482,205	196,735 47	1-10	19,673 55
1881.....		15,490,613	202,517 39	3-10	60,755 22
1882.....		18,896,900	245,920 25	5-10	122,960 13
1883.....		25,878,821	332,662 02	7-10	232,863 41
1884.....		31,781,964	396,161 60	9-10	356,545 44

Totals .....\$404,458,595 \$3,581,994 30 .... \$1,928,299 35

Premiums received since the organization of the Company..... \$31,813,598 47

Losses paid since the Company organized..... 17,188,998 54

Cash dividends paid stockholders..... 3,883,747 36

Losses incurred during the year..... 1,666,981 50

Stock owned by directors at par value..... 197,200 00

Loaned to officers and directors..... 44,000 00

Loaned to stockholders, not officers..... 40,000 00

Amount deposited in Georgia for the protection of policy-holders in that State, \$25,000.

*Scrip.*

Balance of scrip outstanding and deliverable to policy-holders..... \$29,698 00

Scrip not actually delivered..... 166 00

Scrip dividends declared during the year..... 66 72

Earned premiums on which said scrip dividends were declared..... 111 20

Limit of scrip accumulation, before any redemption..... 29,698 00

*Business in Connecticut, 1884.*

	Fire.	Marine and Inland.
Fire, marine, and inland risks taken .....	\$5,098,562 00	\$408,000 00
Premiums received.....	52,628 40	4,022 54
Losses paid.....	24,793 33	None.
Losses incurred.....	24,175 53	None.

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, September, 1860.

FRED. W. ARNOLD, *President.*JAS. E. TILLINGHAST, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$300,000 00
---	--------------

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$129,900 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	29,000 00
Interest accrued on bond and mortgage loans.....	600 00
Value of lands mortgaged.....	\$22,000 00
Buildings (insured for \$30,000).....	56,000 00
Total .....	\$78,000 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4 per cent.....	\$50,000 00	\$60,875 00	
BANK STOCKS—			
Old National Bank of Providence.	50,000 00	56,500 00	
Nat. Bank of Commerce, “	17,000 00	17,340 00	
American National, “	10,000 00	9,300 00	
Third “ “	3,000 00	3,600 00	
Fourth “ “	10,000 00	12,200 00	
First National, Warren, R. I. ....	10,000 00	10,000 00	
RAILROAD BONDS—			
Union Pacific, 1st mortgage.....	25,000 00	27,500 00	
New York Elevated.....	25,000 00	30,000 00	
Pawtuxet Valley.....	22,000 00	27,610 00	
Quincy, Alton & St. Louis.....	10,000 00	9,600 00	
RAILROAD STOCKS—			
New York Central.....	10,000 00	8,575 00	
Illinois Central .....	10,000 00	11,700 00	
Totals .....	\$252,000 00	\$284,800 00	\$284,800 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Mechanics National Bank.....	\$1,000	\$1,460	\$900	\$900 00
Cash in Company's principal office.....				1,039 79
Cash deposited in bank.....				20,468 17
Gross premiums in course of collection.....				18,985 44
Rents due and accrued.....				1,890 00
All other assets.....				1,700 00
Assets of the Company at their actual value.....				<u>\$489,283 40</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,179 00	
Losses reported and unadjusted.....	14,351 00	
Losses resisted.....	1,500 00	
Total amount of unpaid losses.....		<u>\$23,030 00</u>
Unearned premiums on risks, one year or less.....	\$81,051 51	
Unearned premiums on risks, more than one year....	30,927 82	
Unearned premiums on marine risks.....	1,763 78	
Unearned premiums as computed above.....		<u>\$113,743 11</u>
Cash dividends to stockholders remaining unpaid.....		418 90
Commissions and brokerage.....		1,000 00
Taxes.....		<u>500 00</u>
Total liabilities except capital stock and surplus.....		<u>\$138,692 01</u>
Capital stock.....		300,000 00
Surplus beyond all liabilities.....		<u>50,591 39</u>
Total liabilities, including capital and surplus.....		<u>\$489,283 40</u>

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$214,365 90	\$28,847 47	
Deduct reinsurance, rebate, abatements, and return premiums....	24,699 31	8,995 50	
Actual cash premiums.....	\$189,666 59	\$19,851 97	\$209,518 56
Interest on bonds and mortgages.....			1,628 00
Interest on loans and dividends on stocks and bonds .....			13,563 31
Rents.....			<u>2,774 10</u>
Actual cash income.....			<u>\$227,483 97</u>

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (inc. \$30,826.47 occurring in previous years)....	\$128,280 82	\$36,278 74	
Deduct salvage and reinsurance.....	5,246 60	12,684 33	
Net amount paid for losses.....	<u>\$123,034 22</u>	<u>\$23,594 41</u>	<u>\$146,628 63</u>

Cash dividends.....	\$11,910 50
Commissions and brokerage.....	38,009 69
Salaries and fees.....	29,610 79
Taxes .....	7,881 38
Actual cash expenditure.....	\$234,040 99

## MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$20,076,059 47	\$238,571 29
Written or renewed during the year.....	18,949,051 55	214,365 90
Totals .....	\$39,025,111 02	\$452,937 19
Deduct those expired and marked off.....	20,424,808 39	229,472 11
In force at the end of the year.....	\$18,600,302 63	\$223,465 08
Deduct amount reinsured.....	204,265 17	2,023 62
Net amount in force.....	\$18,396,037 46	\$221,441 46
	Marine and Inland.	Premiums.
	\$151,358 00	\$1,763 78

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	Oneyr.orless.	\$12,902,428 86	\$162,103 01	1-2	\$81,051 51
1883.....	Two years...	91,324 14	603 92	1-4	150 98
1884.....		144,423 00	1,376 00	3-4	1,032 00
1882.....	Three years..	579,665 75	5,796 15	1-6	966 03
1883.....		704,841 67	7,387 20	1-2	3,693 60
1884.....		696,665 50	7,436 92	5-6	6,197 43
1881.....	Four years...	8,225 00	91 78	1-8	11 47
1882.....		97,851 25	950 82	3-8	356 56
1883.....		31,400 00	316 78	5-8	197 99
1884.....		36,420 00	437 30	7-8	382 63
1880.....	Five years...	552,075 83	6,470 65	1-10	647 07
1881.....		608,214 63	6,982 92	3-10	2,094 88
1882.....		632,773 50	6,915 92	1-2	3,457 96
1883.....		653,358 83	6,878 30	7-10	4,814 81
1884.....		656,369 50	7,693 79	9-10	6,924 41
Totals .....		\$18,396,037 46	\$221,441 46	....	\$111,979 33

Premiums received since the organization of the company.....	\$2,516,686 04
Losses paid since the Company organized.....	1,779,037 01
Cash dividends paid stockholders.....	365,000 00
Stock owned by the directors at par value.....	64,560 00
Loaned to officers and directors.....	900 00

## FARRAGUT FIRE INSURANCE COMPANY.

	Fire.	Marine.	Total.
Losses incurred during the year.....	\$113,080 66	\$21,335 44	\$134,416 10

*Business in Connecticut, 1884.*

	Fire.	Marine and Inland.
Fire, marine and inland risks taken.....	\$528,009 10	\$7,700 00
Premiums received.....	6,155 59	38 50
Losses paid.....	4,829 96	None.
Losses incurred.....	4,557 24	None.

## FARRAGUT FIRE INSURANCE COMPANY,

NEW YORK.

Commenced Business, January 30, 1872.

JOHN E. LEFFINGWELL, *President.*SAMUEL DARBEE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$6,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	9,910 00
Interest due and accrued on bonds and mortgage loans.....	136 38
Value of lands mortgaged.....	\$8,000 00
Buildings (insured for \$10,000.00).....	10,500 00
Total.....	\$18,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4½ per c. ....	\$50,000 00	\$56,562 50
“ “ 3 per c. ....	112,000 00	114,240 00
MISCELLANEOUS—		
Del. & Hud. Canal Co., stock....	46,600 00	31,921 00
N. Y C. & Hud. R. R. R., stock..	10,000 00	8,600 00
Fourth National Bank, stock....	10,000 00	11,500 00
L. Isl. Loan & Trust Co., stock...	15,000 00	15,750 00
Brooklyn Gas Light Co. ....	11,250 00	14,625 00
Peoples Gas Light Co. ....	10,000 00	8,000 00
Citizens Gas Light Co. ....	4,000 00	3,600 00
Brooklyn City R. R. Co. ....	6,850 00	14,864 50
Totals .....	\$275,700 00	\$279,663 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Union Pac. R. R. bonds.....	\$3,000	\$3,525 00	\$3,000
East Tenn., Va. & Ga. R. R. bs.	1,000	435 00	
Bushwick R. R. Co. stock.....	300	486 00	300
Exchange Fire Ins. Co. stock...	2,610	2,479 50	2,000
Bushwick R. R. Co. stock.....	1,000	1,620 00	1,000
Totals .....	\$7,910	\$8,545 50	\$6,300
Cash in Company's principal office.....			202 42
Cash deposited in bank.....			56,844 08
Interest due and accrued on stocks.....			150 00
Interest due and accrued on collateral loans.....			94 50
Gross premiums in course of collection.....			19,134 13
Rents due and accrued, etc.....			200 55
Assets not admitted (office furniture).....		\$4,000 00	
Assets of the Company at their actual value.....			\$378,635 06

## III. LIABILITIES.

Losses reported and unadjusted.....	\$8,710 77
Losses resisted.....	5,479 01
Total amount of unpaid losses.....	\$14,189 78
Unearned premiums on risks, one year or less.....	\$70,083 97
Unearned premiums on risks, more than one year...	24,559 96
Unearned premiums as computed above.....	\$94,643 93
Due and accrued for salaries, etc.....	2,066 67
Taxes.....	900 00
Commissions and brokerage.....	1,881 17
Total liabilities, except capital stock and surplus.....	\$113,681 55
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	64,953 51
Total liabilities, including capital and surplus.....	\$378,635 06



## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$168,459 50	
Deduct reinsurance, rebate, abatement, and return premiums .....	9,690 76	
Actual cash premiums.....		\$158,768 74
Interest on bonds and mortgages.....		838 46
Interest on loans and dividends on stocks and bonds.....		14,537 97
Rents.....		516 68
Actual cash income.....		\$174,661 85

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (includ. \$20,040.31 occurring in prev. yrs) ..	\$92,162 30	
Cash dividends.....	20,000 00	
Commissions and brokerage.....	24,965 16	
Salaries and fees.....	23,660 00	
Taxes .....	3,460 16	
All other payments.....	17,103 60	
Actual cash expenditure.....		\$181,351 22

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$30,833,767	\$193,676 96
Written or renewed during the year.....	28,437,071	179,527 68
Totals .....	\$59,270,838	\$373,204 64
Deduct those expired and marked off.....	30,183,590	182,375 09
In force at the end of the year.....	\$29,087,248	\$190,829 55
Deduct amount reinsured.....	769,053	5,928 70
Net amount in force.....	\$28,318,195	\$184,900 85

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$21,841,543	\$140,167 94	1-2	\$70,083 97
1883.....	Two years.....	1,500	2 90	1-4	72
1884.....		1,400	93 09	3-4	69 82
1882.....	Three years....	1,390,964	8,886 56	1-6	1,481 09
1883.....		1,734,058	11,845 06	1-2	5,922 53
1884.....		2,373,262	14,464 64	5-6	12,053 87
1881.....	Four years.....				
1882.....		38,800	406 75	3-8	152 53
1883.....		7,425	73 78	5-8	46 11
1884.....		4,300	43 50	7-8	38 06
1880.....	Five years.....	138,317	1,412 42	1-10	141 24
1881.....		163,282	1,556 89	3-10	467 07
1882.....		177,045	1,860 50	1-2	930 25
1883.....		197,049	1,924 10	7-10	1,346 87
1884.....	Seven years....	244,750	2,095 22	9-10	1,885 70
1880.....		4,500	67 50	5-14	24 10
Totals.....		\$28,318,195	\$184,900 85		\$94,643 93

Premiums received since the organization of the Company.....	\$1,872,902 34
Losses paid since the Company organized.....	771,631 56
Cash dividends paid stockholders.....	314,000 00
Stock owned by the directors at par value.....	52,000 00
Losses incurred during the year.....	80,832 76
Amount loaned to officers and directors.....	4,800 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$294,057 87
Premiums received.....	3,275 29
Losses paid.....	3,054 13
Losses incurred.....	3,054 13

## FIRE ASSOCIATION OF PHILADELPHIA,

PHILADELPHIA, PENN.

Commenced Business, September 1, 1817.

JESSE LIGHTFOOT, *President.*W. S. WINSHIP, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$500,000 00
---	--------------

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$90,300 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	932,235 94
Loans on bond and mortgage (first liens), more than one year's interest due (in process of foreclosure).....	2,200 00
Interest due and accrued on bond and mortgage loan.....	21,702 36
Value of mortgaged premises.....	\$1,614,982 00
Buildings (insured for \$769,030.00).....	1,170,778 00
Total.....	\$2,785,760 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
<b>UNITED STATES BONDS—</b>		
United States 4 per c. reg. ....	\$200,000 00	\$244,000 00
“ “ 4½ per c. reg. ....	132,000 00	149,160 00
<b>MUNICIPAL BONDS—</b>		
City of Camden, 7 per c. ....	6,000 00	6,600 00
Phil. City, 6 p. c., loan, untaxed..	402,600 00	525,393 00
City of Cincinnati, 7½ p. c., loan.	125,000 00	162,500 00
City of Pittsburgh, 7 per c. ....	50,000 00	50,500 00
<b>RAILROAD BONDS—</b>		
Catawissa 7 per c. coupon. ....	10,000 00	12,000 00
Lehigh Valley, reg., 7 per c. ....	32,000 00	42,560 00
Phil. & Erie, 5 p. c., reg., ....	100,000 00	104,500 00
Shamokin V. & Pottsville, 7 p. c. cou	20,000 00	24,400 00
Belt R. R. & Stock Yard Co., 6 p. c., 1st mort. con. cou. ....	50,000 00	55,000 00
Phil. City Pass. 5 p. c., coupon. ....	50,000 00	55,000 00
Lou. & Nash. gen. mor. 6 p. c., cou.	100,000 00	84,000 00
Tex. & Pac., 6 p. c., con. m. cou..	50,000 00	38,500 00
“ “ 6 p. c., 1st m. cou... ..	13,000 00	13,520 00
Lehigh Valley, 6 p. c., reg. ....	100,000 00	122,000 00
Lehigh Coal & Navigation Co., 7 per c., con. mort. ....	100,000 00	118,000 00
Pennsylvania Co., 6 per c. ....	121,000 00	129,470 00
Penn., gen. mort., 6 p. c. ....	58,000 00	71,920 00
“ con. “ 6 p. c. ....	50,000 00	62,500 00
Northern C., con., gn. m., 6 p. c. cou	168,000 00	198,240 00
Hunt'g'n & Broad Top Mn., 1st m. 7 p. c., coupon. ....	15,000 00	16,950 00
Phil. & Reading, con. adj. scrip..	10,000 00	5,000 00
“ “ gn. m., 6 p. c. cou	25,000 00	17,000 00
Northern Pacific & Land Grant gen. 1st mort., 6 per c., gold. ....	25,000 00	25,750 00
Phil. & Reading, 6 p. c., car tr. cert.	25,000 00	22,750 00
<b>RAILROAD STOCKS—</b>		
Pennsylvania .....	151,500 00	151,500 00
Phil., Germantown & Norristown.	16,550 00	35,251 50
Chestnut Hill. ....	3,500 00	7,455 00
<b>MISCELLANEOUS—</b>		
Masonic Temple, 5 per c. loan. ....	20,000 00	21,600 00
Fire Association stock. ....	30,000 00	150,000 00
Car Trust of N. Y., No. 3, Ser. G.	20,000 00	17,600 00
Peoria Mercantile Lit. Ass. 6 p. c. coupon bonds. ....	25,000 00	25,000 00
Penn. & N. Y. Canal, 7 p. c., cou.	8,000 00	9,760 00
Totals .....	\$2,312,150 00	\$2,775,379 50
		\$2,775,379 50

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Fire Association stock.....	\$2,000	\$10,000	\$6,450	
Pennsylvania R. R. stock.....	5,000	5,000	3,500	
Totals .....	\$7,000	\$15,000	\$9,950	\$9,950 00
Cash in Company's principal office.....				12,445 20
Cash deposited in bank.....				120,643 99
Interest due and accrued on stocks and bonds.....				18,135 31
Interest due and accrued on collateral loans.....				89 33
Gross premiums in due course of collection.....				137,842 91
Rents due and accrued.....				893 50
Reinsurance due from other companies.....				7,581 68
Gross assets.....				\$4,129,399 72
Deduct value of Company's own stock owned.....				150,000 00
Assets of the Company at their actual value.....				\$3,979,399 72

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$88,214 04	
Losses reported and unadjusted.....	66,396 45	
Losses resisted.....	41,102 06	
Total losses.....	\$195,712 55	
Deduct reinsurance.....	17,440 39	
Net amount of unpaid losses.....	\$178,272 16	
Unearned premiums on risks, one year or less.....	\$557,054 97	
Unearned premiums on risks, more than one year...	414,055 15	
Unearned premiums as computed above.....	971,110 12	
Reclaimable on perpetual fire policies.....	1,778,246 77	
Commissions and brokerage.....	22,973 82	
Total liabilities, except capital stock and surplus.....	\$2,950,602 87	
Capital stock, less 600 shares owned by Company.....	470,000 00	
Surplus beyond all liabilities.....	558,796 85	
Under special deposits in other States.....	\$41,581 22	
Total liabilities, including capital and surplus.....	\$3,979,399 72	

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,693,863 71	
Deduct reinsurance, rebate, abatement, and return premiums .....	261,972 07	
Actual cash premiums.....	\$1,431,891 64	
Interest on bonds and mortgages.....	75,210 34	
Interest on loans and dividends on stocks and bonds.....	142,327 70	
Rents.....	5,267 26	
All other sources.....	4,366 60	
Deposit premiums received from perpetual risks....	\$45,965 60	
Actual cash income.....	\$1,659,063 54	

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$163,710.00 occurring in previous years).....	\$1,195,692	58
Deduct salvages and reinsurance.....	157,861	53
Net amount paid for losses.....	\$1,037,831	05
Cash dividends.....	200,000	00
Commissions and brokerage.....	301,379	78
Salaries and fees.....	82,125	60
Taxes.....	60,173	43
All other payments and expenditures.....	34,715	43
Actual cash expenditure.....	\$1,716,225	29

## VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....		\$241,919,373	\$3,842,320 72
Written or renewed during the year.....		135,261,652	1,692,970 43
Totals .....		\$377,181,025	\$5,535,291 15
Deduct those expired and marked off. ....		131,930,825	1,652,806 26
In force at the end of the year.....		\$245,250,200	\$3,882,484 89
Deduct amount reinsured .....		3,607,950	55,327 89
Net amount in force.....		\$241,642,250	\$3,827,157 00

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$84,284,198	\$1,114,109 94	1-2	\$557,054 97
1883.....	Two years...	286,975	2,941 80	1-4	735 45
1884.....		210,727	2,497 67	3-4	1,873 25
1882.....	Three years..	14,419,552	148,806 16	1-6	24,801 02
1883.....		14,904,903	150,686 08	1-2	75,343 04
1884.....		15,270,165	152,256 93	5-6	126,880 78
1881.....	Four years...	286,250	3,440 45	1-8	430 05
1882.....		377,708	18,039 08	3-8	6,764 65
1883.....		289,221	3,359 78	5-8	2,099 86
1884.....		339,052	3,831 31	7-8	3,352 40
1880.....	Five years ...	3,600,406	46,897 10	1-10	4,689 71
1881.....		4,545,022	59,976 00	3-10	17,992 80
1882.....		5,695,485	68,063 98	1-2	34,031 99
1883.....		5,359,371	68,236 18	7-10	47,765 22
1884.....		6,465,321	74,772 03	9-10	67,294 83
.....	Perpetual ....	85,307,894	1,909,242 51	...	1,778,246 77
Totals.....		\$241,642,250	\$3,827,157 00	...	\$2,749,356 89

Premiums received since the organization of the Company.....	\$17,110,210 00
Losses paid since the Company organized.....	9,231,622 00
Cash dividends paid stockholders.....	2,779,762 00
Stock owned by directors at par value.....	84,950 00
Losses incurred during the year.....	1,035,496 00
Special deposits for the exclusive protection of policy-holders in Virginia, \$25,000.00, liabilities, \$26,441.80; Georgia, \$25,000.00, liabilities, \$8,042.22; North Carolina, \$10,000.00, liabilities, \$7,097.20.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$2,007,288 29
Premiums received.....	25,516 78
Losses paid.....	6,842 54
Losses incurred .....	7,714 68

## FIREMEN'S INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, December 3, 1855.

S. R. W. HEATH, *President.*CHARLES COLYER, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$700,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$145,298 29
Loans on bond and mortgage (first liens), not more than one year's interest due.....	729,759 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$4,200 is in process of foreclosure).....	12,200 00
Interest due and accrued on bond and mortgage loans.....	14,448 40
Value of lands and buildings (buildings insured for \$938,160).....	\$1,753,800



*Stocks and Bonds Owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BOND—			
United States.....	\$30,000 00	\$38,700 00	
RAILROAD BONDS—			
Morris & Essex, 1st con. guar. m. .	50,000 00	61,500 00	
Central of N. J., 1st con. assm't m. .	44,000 00	44,000 00	
Central of N. J., adjustment m. . . .	6,000 00	6,060 00	
Orange & Newark Horse R. R. . .	10,000 00	10,000 00	
RAILROAD STOCKS—			
Central of New Jersey.....	40,000 00	16,000 00	
Morris & Essex.....	50,000 00	57,500 00	
Delaware, Lackawanna & West'n. .	50,000 00	45,000 00	
BANK STOCKS—			
Newark City National.....	20,000 00	26,000 00	
Second ".....	20,000 00	23,600 00	
National Newark Banking Co. . . .	20,000 00	26,000 00	
National State.....	18,300 00	22,326 00	
Essex County National.....	16,800 00	22,512 00	
German ".....	2,300 00	2,185 00	
GAS COMPANY STOCKS—			
Paterson Gas Light Co. ....	10,000 00	10,000 00	
Newark Gas Light Co. ....	5,000 00	6,750 00	
Citizens Gas Light Co. ....	10,000 00	10,500 00	
INSURANCE COMPANY STOCKS—			
American Insurance Co. ....	20,000 00	32,000 00	
Newark Fire Insurance Co. ....	2,470 00	3,087 50	
Germania Insurance Co. ....	2,000 00	1,000 00	
Newark City Insurance Co. ....	1,125 00	1,000 00	
MISCELLANEOUS—			
East Orange township bonds.....	5,250 21	5,512 72	
Newark & Rosendale Cement Co. stk	3,600 00	3,600 00	
Totals .....	\$436,845 21	\$474,833 22	\$474,833 22

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Second National Bank stock....	\$10,000	\$12,500	\$14,000	
Newark Gas Light Co. ....	10,000	13,500		
Perth Amboy Gas Light Co. ....	500	300		200
Totals .....	\$20,500	\$26,300	\$14,200	\$14,200 00
Cash in Company's principal office.....				12,849 27
Cash deposited in bank.....				21,114 04
Interest due and accrued on collateral loans.....				70 00
Gross premiums in course of collection.....				8,383 60
Rents due and accrued.....				489 26
Assets of the Company at their actual value.....				\$1,433,645 08

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,848 82	
Losses reported and unadjusted.....	1,435 00	
Total amount of unpaid losses.....		\$3,283 82
Unearned premiums on risks, one year or less.....	\$95,672 73	
Unearned premiums on risks, more than one year...	54,970 59	
Unearned premiums as computed above.....		\$150,643 32
Principal unpaid on scrip or certificates of profit.....		2,131 00
Interest due and remaining unpaid.....		574 86
Commissions and brokerage.....		1,252 50
All other demands against the Company.....		412 45
Total liabilities except capital stock and surplus.....		\$158,297 95
Capital stock.....		500,000 00
Surplus beyond all liabilities.....		775,347 13
Total liabilities, including capital and surplus.....		\$1,433,645 08

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$257,656 93	
Deduct reinsurance, rebate, abatements, and return premiums.....	16,255 00	
Actual cash premiums.....		\$241,401 93
Interest on bonds and mortgages.....		43,115 29
Interest on loans and dividends on stocks and bonds.....		33,538 68
Rents.....		8,459 55
From all other sources.....		185 02
Actual cash income.....		\$326,700 47

## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses, (including \$11,613.79 occurring in previous years).....	\$99,375 82	
Deduct salvage and reinsurance.....	1,972 01	
Net amount paid for losses.....		\$97,403 81
Cash dividends.....		60,000 00
Commissions and brokerage.....		37,407 92
Salaries and fees.....		18,651 84
Taxes.....		10,695 24
All other payments.....		10,522 65
Actual cash expenditure.....		\$234,681 46

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire	Premiums.
In force on the 31st day of December of the preceding year.....	\$31,652,478	\$259,792 49
Written or renewed during the year.....	31,478,539	261,194 87
Totals .....	\$63,131,017	\$520,987 36
Deduct those expired and marked off.....	29,457,696	228,118 11
In force at the end of the year.....	\$33,673,321	\$292,869 25
Deduct amount reinsured.....	163,958	1,495 00
Net amount in force.....	\$33,509,363	\$291,374 25

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$22,163,406	\$191,345 46	1-2	\$95,672 73
1883.....	Two years.....	61,300	460 28	1-4	115 07
1884.....		59,150	477 06	3-4	357 80
1882.....	Three years....	2,335,855	19,307 82	1-6	3,217 97
1883.....		2,541,084	20,870 89	1-2	10,435 44
1884.....		3,275,512	26,538 72	5-6	22,115 60
1881.....	Four years.....	17,100	172 00	1-8	21 50
1882.....		14,900	183 50	3-8	68 81
1883.....		37,050	452 95	5-8	283 10
1884.....		14,200	138 66	7-8	121 33
1880.....	Five years.....	416,580	4,088 38	1-10	408 84
1881.....		450,175	4,812 88	3-10	1,443 87
1882.....		547,700	5,905 54	1-2	2,952 77
1883.....		745,743	7,648 07	7-10	5,353 65
1884.....		829,608	8,972 04	9-10	8,074 84
Totals.....		\$33,509,363	\$291,374 25		\$150,643 32

Balance of scrip outstanding and deliverable to policy-holders.....	\$2,131 00
Premiums received since the organization of the Company.....	2,748,558 37
Losses paid since the Company organized.....	1,306,396 30
Cash dividends paid stockholders.....	732,500 00
Stock dividends declared.....	350,000 00
Stock owned by the directors at par value.....	306,050 00
Losses incurred during the year.....	89,073 84
Loaned to officers and directors.....	15,500 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,119,145 88
Premiums received.....	9,891 78
Losses paid.....	9,945 54
Losses incurred.....	8,762 45

## FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

Commenced Business, June 18, 1863.

D. J. STAPLES, *President*.WM. J. DUTTON, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$750,000 00
Whole amount of capital actually paid up in cash.....	750,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$321,598 60
Loans on bond and mortgage (first liens), not more than one year's interest due.....	104,500 00
Interest accrued on bond and mortgage loans.....	382 72
Value of lands mortgaged.....	\$261,700 00
Buildings (insured for \$82,750).....	137,000 00
Total .....	\$398,700 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 per c., reg.....	\$400,000 00	486,000 00
RAILROAD STOCKS—		
Presidio & Ferries.....	20,000 00	10,000 00
California Street.....	20,000 00	16,000 00
Sutter Street.....	22,000 00	22,880 00
North Beach & Mission.....	10,000 00	9,500 00
MISCELLANEOUS—		
Oakland City Gas Light Co. bonds	25,000 00	25,500 00
California Dry Dock Co. bonds...	12,000 00	12,600 00
Market Street Cable R. R. bonds..	25,000 00	27,375 00
First National Bank, s. f. stock...	9,900 00	11,880 00
Pacific Rolling Mills stock.....	15,000 00	15,000 00
Judson Mfg Co. stock.....	25,000 00	5,000 00
California Dry Dock Co. stock....	10,000 00	4,000 00
Pioneer Woolen Factory stock....	15,000 00	7,500 00
Totals .....	\$608,900 00	\$653,235 00
		\$653,235 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Masonic Hall Association.....	\$4,400	\$4,400	\$3,000	
Safe Deposit Co.....	6,000	2,880	} 2,950	
California Street R. R. Co.....	3,000	2,400		
Oakland Gas Light & Heat Co.	140,000	40,600	30,000	
California Cracker Co.....	48,000	57,600	27,000	
Cent. Park, N. & E. River R. R..	4,000	4,400	} 11,000	
Pacific Club, San Francisco....	10,000	10,500		
California Dry Dock Co.....	10,000	4,000	2,500	
Bank of Sonoma.....	33,000	36,300	6,000	
Savings & Loan Society.....	25,000	26,250	22,500	
Judson Manufacturing Co.....	13,000	2,600	} 8,500	
California Iron & Steel Co.....	20,000	1,000		
California Artificial Stone Co...	1,300	1,040		
Knappton Packing Co.....	1,000	1,200		
Assigned mortgage of real estate.	3,350	3,350		
Second mortgage of real estate..	3,000	3,000		
Totals .....	\$325,050	\$201,520	\$113,450	\$113,450 00
Cash in Company's principal office.....				5,786 72
Cash deposited in banks.....				174,274 33
Interest due and accrued on stocks.....				5,480 56
Interest due and accrued on collateral loans.....				2,120 56
Gross premiums in due course of collection.....				90,558 29
Bills receivable, taken for fire, marine, and inland risks.....				44,824 57
Rents due and accrued.....				234 85
Reinsurance due from other companies.....				4,448 57
Assets of the Company at their actual value.....				\$1,520,894 77

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$37,723 52	
Losses reported and unadjusted.....	39,491 91	
Losses resisted.....	15,323 88	
Total amount of losses.....	\$92,539 31	
Deduct reinsurance.....	15,805 58	
Net amount of unpaid losses.....		\$76,733 73
Unearned premiums on risks, one year or less.....	\$225,334 45	
Unearned premiums on risks, more than one year....	117,854 55	
Unearned premiums on marine risks.....	108,624 45	
Unearned premiums as computed above.....		\$451,813 45
Commissions and brokerage.....		9,030 23
All other demands against the Company.....		8,800 23
Total liabilities except capital stock and surplus.....		\$546,377 64
Capital stock.....		750,000 00
Surplus beyond all liabilities.....		224,517 13
Under special deposit in Oregon.....	\$14,487 33	
Total liabilities, including capital and surplus.....		\$1,520,894 77

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$766,158 57	\$307,064 64	
Deduct reinsurance, rebate, abatements, and return premiums....	201,625 35	116,093 74	
Actual cash premiums.....	\$564,533 22	\$190,970 90	\$755,504 12
Interest on bonds and mortgages.....			6,504 90
Interest on loans and dividends on stocks and bonds.....			34,535 41
Rents.....			15,000 03
Actual cash income.....			\$811,544 46

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt.pd. for losses (includ'g \$63,546.51 occurring in previous years)....	\$391,882 42	\$138,794 48	
Deduct salvages and reinsurance....	66,183 68	48,301 33	
Net amount paid for losses.	\$325,698 74	\$90,493 15	\$416,191 89
Cash dividends.....			90,000 00
Commissions and brokerage.....			87,478 99
Salaries and fees.....			69,034 72
Taxes.....			13,676 65
All other payments.....			73,211 19
Actual cash expenditure.....			\$749,593 44

## VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	
	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$56,958,125 82	\$755,155 28
Written or renewed during the year.....	56,025,170 98	785,999 57
Totals .....	\$112,983,296 80	\$1,541,154 85
Deduct those expired and marked off....	57,422,557 93	779,585 48
In force at the end of the year.....	\$55,560,738 87	\$761,569 37
Deduct amount reinsured.....	5,124,600 25	95,175 17
Net amount in force.....	\$50,436,138 62	\$666,394 20
	Marine and Inland.	Premiums.
	\$2,050,467 00	\$108,624 45



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$33,484,509 80	\$450,668 89	1-2	\$225,334 45
1883.....	Two years....	174,770 00	1,991 35	1-4	497 84
1884.....		83,910 00	1,556 05	3-4	1,167 03
1882.....	Three years...	3,262,027 54	41,090 68	1-6	6,848 45
1883.....		4,798,021 56	58,565 97	1-2	29,282 98
1884.....		5,240,053 01	65,921 14	5-6	54,934 25
1881.....	Four years....	12,225 00	106 12	1-8	13 26
1882.....		13,085 00	152 22	3-8	57 06
1883.....		27,011 00	413 22	5-8	258 25
1884.....		25,650 00	421 44	7-8	368 76
1880.....	Five years....	593,353 90	7,854 76	1-10	785 47
1881.....		639,630 83	8,833 70	3-10	2,650 11
1882.....		535,683 50	6,915 83	1-2	3,457 91
1883.....		733,173 05	10,896 89	7-10	7,627 83
1884.....		813,034 43	11,005 94	9-10	9,905 35

Totals .....\$50,436,138 62 \$666,394 20 .... \$343,189 00

Premiums received since the organization of the Company.....	\$10,377,695 60
Losses paid since the Company organized.....	5,900,737 11
Cash dividends paid stockholders.....	1,256,060 00
Stock owned by the directors at par value.....	120,866 66
Stock dividends declared.....	100,000 00
Losses incurred during the year (fire, \$345,907.43; marine and inland, \$71,008.44).....	416,915 87
Loaned to officers and directors.....	29,000 00
Loaned to stockholders, not officers.....	13,000 00
Amount deposited in another State for security of all the Company's policy-holders.....	25,000 00
Special deposit for the exclusive protection of policy-holders in the State of Oregon, \$50,000; liabilities, \$14,487.33.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$600,429 67
Premiums received.....	6,829 83
Losses paid.....	7,998 13
Losses incurred.....	7,998 13

## FIRST NATIONAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

Commenced Business, January 1, 1869.

CHARLES B. PRATT, *President.*R. JAMES TATMAN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond on mortgage (first liens), not more than one year's interest due.....	\$116,968 50
Loans on bond and mortgage (first liens), more than one year's interest due (\$5,000 in process of foreclosure).....	7,300 00
Interest due and accrued on bond and mortgage loans.....	2,842 85
Value of lands and buildings (buildings insured for \$62,480).....	\$239,100 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
RAILROAD BONDS—			
Boston, Barre & Gardner, 7 per c..	\$20,500 00	\$23,165 00	
Nashua & Rochester, 5 per cent..	11,000 00	11,220 00	
Worcester & Nashua, 5 per cent..	500 00	510 00	
BANK STOCKS—			
First National of Worcester.....	12,000 00	19,800 00	
Worcester S. Dep. and Trust Co..	7,000 00	9,800 00	
MUNICIPAL BONDS—			
City of Springfield, 7 per cent....	6,000 00	8,100 00	
City of New London, 7 per cent..	10,000 00	13,500 00	
City of Worcester, 6 per cent.....	3,500 00	4,015 00	
MISCELLANEOUS—			
Worcester Gas Light Co. stock ...	4,000 00	6,400 00	
Totals .....	\$74,500 00	\$96,510 00	\$96,510 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Worcester & Nashua R. R. ....	\$1,000	\$1,020	}	\$2,000
Nashua & Rochester.....	2,000	2,040		
Totals .....	\$3,000	\$3,060	\$2,000	\$2,000 00
Cash in Company's principal office.....				4,746 47
Cash deposited in Bank.....				10,816 32
Interest due and accrued on stocks and bonds.....				1,007 92
Interest due and accrued on collateral loans.....				70 50
Gross premiums in due course of collection.....				11,205 14
Reinsurance due from another Company.....				1,158 19
Assets of the Company at their actual value.....				\$254,625 89

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,740 21	
Losses reported and unadjusted.....	3,650 00	
Total amount of unpaid losses.....		\$11,390 21
Unearned premiums on risks, one year or less.....	\$33,324 92	
Unearned premiums on risks, more than one year...	13,798 86	
Unearned premiums as computed above.....		\$47,123 78
Commissions and brokerage.....		1,680 00
Total liabilities, except capital stock.....		\$60,193 99
Capital stock.....		200,000 00
Total liabilities, including capital.....		\$260,193 99
Impairment of capital.....		5,568 10
Total liabilities, including capital less impairment.....		\$254,625 89

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$84,472 78	
Deduct reinsurance, rebate, abatement and return premiums .....	7,476 30	
Actual cash premiums.....		\$76,996 48
Interest on loans and dividends on stocks and bonds.....		12,282 75
From all other sources.....		4,807 48
Actual cash income.....		\$94,086 71

## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (including \$15,085.37 occurring in previous years).....	\$74,931 29	
Deduct salvages and reinsurance.....	1,535 61	
Net amount paid for losses.....		\$73,395 68

Commissions and brokerage.....	\$14,303 56
Salaries, fees, etc.....	5,106 66
Taxes .....	1,889 32
All other payments.....	5,588 50
Actual cash expenditure.....	\$100,283 72

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$7,368,979 00	\$103,516 32
Written or renewed during the year.....	5,300,771 00	84,472 78
Total.....	\$12,669,750 00	\$187,989 10
Deduct those expired and marked off.....	6,551,373 00	93,471 08
In force at the end of the year.....	\$6,118,377 00	\$94,518 02
Deduct amount reinsured.....	49,632 00	572 50
Net amount in force.....	\$6,068,745 00	\$93,945 52

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$3,920,468	\$66,649 85	1-2	\$33,324 92
1883.....	Two years.....	26,500	274 11	1-4	68 53
1884.....		21,955	252 09	3-4	189 07
1882.....	Three years.....	243,932	3,440 40	1-6	573 40
1883.....		279,325	3,809 34	1-2	1,904 67
1884.....		271,435	3,903 66	5-6	3,253 05
1881.....	Four years.....	49,997	516 54	1-8	64 56
1882.....		36,875	381 79	3-8	143 16
1883.....		42,545	432 48	5-8	270 30
1884.....		35,150	354 25	7-8	309 97
1880.....	Five years.....	220,015	2,870 03	1-10	287 00
1881.....		212,390	2,622 60	3-10	786 78
1882.....		229,628	2,722 28	1-2	1,361 14
1883.....		242,015	2,785 99	7-10	1,950 13
1884.....		236,515	2,930 11	9-10	2,637 10
Totals.....		\$6,068 745	\$93,945 52		\$47,123 78

Premiums received since the organization of the Company.....	\$1,850,860 69
Losses paid since the Company organized.....	1,234,114 27
Cash dividends paid stockholders.....	104,000 00
Stock dividends declared.....	50,000 00
Stock owned by the directors at par value.....	77,800 00
Losses incurred during the year.....	70,245 97
Loaned to officers and directors.....	38,000 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$151,194 00
Premiums received.....	2,125 77
Losses paid.....	6,989 88
Losses incurred.....	5,996 63

## FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, June, 1829.

JAS. W. McALLISTER, *President.*EZRA T. CRESSON, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$501,600 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	1,027,802 67
Interest due and accrued on bond and mortgage loans.....	16,006 34
Value of property (ins. for \$1,102,986.30)	\$2,416,495 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
MUNICIPAL BONDS—		
City of Philadelphia (new), 6 p. c.	\$50,000 00	\$65,000 00
City of Camden, 6 per c.....	1,000 00	1,100 00
City of Pittsburg, 7 per c.....	8,000 00	10,000 00
RAILROAD BONDS—		
West Jersey, 7 per c.....	10,000 00	12,300 00
Philadelphia & Reading, 7 p. c....	17,000 00	19,890 00

	Par Value.	Market Value.	
Hestonville M. & F. P. Co., 6 p. c.	\$10,000 00	\$11,000 00	
Connecting, 6 per c. ....	20,000 00	23,500 00	
Easton & Amboy, 5 per c. ....	25,000 00	27,000 00	
Huntington & Broad Top, 7 p. c.,	5,000 00	5,650 00	
“ “ scrip, 7 p. c.	5,000 00	5,650 00	
Lehigh Valley, 6 per c. ....	35,000 00	42,000 00	
Elmira & Williamsport, 5 per c. .	10,000 00	10,000 00	
Phil., Wil. & Balt., tr. cer., 4 p. c.	25,000 00	23,250 00	
Steubenville & Indiana, 5 per c. .	30,000 00	31,800 00	
N. Y., Laok. & Western, 6 p. c. .	25,000 00	29,875 00	
West Jersey, con., 6 per c. ....	22,000 00	25,300 00	
New York Central, 5 per c. ....	25,000 00	25,812 50	
Jacksonville & So. Eastern, 6 p. c.	10,000 00	9,000 00	
Harrisb'g P. L. & Mt. Joy, 4 p. c.	25,000 00	25,000 00	
Northern Central, 5 per c. ....	15,000 00	15,450 00	
Philadelphia, Wil. & Balt., 6 per c.	10,000 00	10,550 00	
West Jersey & Atlantic, 6 per c. .	19,000 00	20,330 00	
Louisville & Nashville, 6 per c. .	10,000 00	8,550 00	
Camden & Amboy, 6 per c. ....	5,000 00	5,400 00	
Northern Central, 6 per c. ....	25,000 00	26,250 00	
Northern Central, mort., 6 per c. .	7,000 00	7,140 00	
Camden & Atlantic, con. 6 per c. .	5,000 00	5,500 00	
Philadelphia & Erie gold, 5 per c. .	10,000 00	10,500 00	
Lehigh Valley, con. m., s. g., 6 p. c	50,000 00	54,000 00	
Mine Hill & Schuylkill Haven...	10,000 00	11,600 00	
<b>BANK STOCK—</b>			
Commercial National.....	3,400 00	4,080 00	
<b>MISCELLANEOUS—</b>			
Lehigh Coal & Nav. Co. l. '97, 6 p. c	3,300 00	3,795 00	
Pennsylvania Car Trust Co. 5 p. c.	30,000 00	30,000 00	
Pennsylvania Co., 6 per c. ....	25,000 00	27,000 00	
Continental Hotel Co., pfd., 6 p. c.	1,600 00	1,632 00	
Pennsylvania Salt Mfg. Co., 5 p. c.	15,000 00	15,750 00	
Ry. Car Trust of Penn. Ry., 5 p. c.	10,000 00	10,000 00	
Totals .....	\$612,300 00	\$670,654 50	\$670,654 50

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Pennsylvania R. R. stock. ....	\$2,800	\$2,814 00	\$1,400
Germantown P. R'y Co. stock. .	50,000	73,000 00	50,000
Cert. of Dep., Ind. Nat. Bank. .	20,000	20,000 00	20,000
Northern Central R. R. Co. stk.	10,000	11,400 00	25,000
No. Pacific (pref.) R. R. stock. .	50,000	20,000 00	
Pennsylvania R. R. Co. stock. .	1,750	1,758 75	1,500
Del. & Bound Brook R.R. Co. stk.	25,600	32,000 00	25,000
“ “ “ “	25,000	31,250 00	25,000
“ “ “ “	25,000	31,250 00	25,000



	Par Value.	Market Value.	Amt. Loaned.	
Pa. & N.Y. Canal & R.R. pref. stk.	\$31,200	\$40,560 00	\$25,000	
" " " " "	62,500	81,250 00	50,000	
" " " " "	62,500	81,250 00	50,000	
Penn. Car Trust, 1 year cert. . . .	12,000	12,000 00	10,000	
Hunt. & Broad Top R.R. pref. stk.	20,000	7,000 00	50,000	
Cambria Iron Co. stock. . . . .	12,500	27,500 00		
Louisville & Nashville colat. tr. bs.	20,000	16,000 00		
Superior St. (Cleveland, O.) R. R.				
1st mort. 6 per c. bds. . . . .	3,000	3,000 00		
C., Mil. & St. P. R. R. 5 p. c. r. e. m. bs.	2,500	2,500 00	10,000	
Hunt. & Broad Top con. 5 p. c. bds.	15,000	12,150 00		
Nash., Chatt. & St. L. 1st m. 7 p. c. bs.	15,000	17,700 00	25,000	
" " " " 6 "	20,000	20,000 00		
Allegh'y Val. R. R. 1st m. 7 $\frac{3}{10}$ p. c. bs.	53,000	61,215 00	50,000	
Pitts. & L. E. R. R. 1st m. 6 p. c. g. bs.	25,000	29,500 00	25,000	
Totals . . . . .	\$564,350	\$635,097 75	\$467,900	\$467,900 00
Cash in Company's principal office. . . . .				4,680 83
Cash deposited in bank. . . . .				310,919 47
Interest accrued on collateral loans. . . . .				1,291 28
Gross premiums in due course of collection. . . . .				61,813 17
Assets of the Company at their actual value. . . . .				\$3,062,668 26

## III. LIABILITIES.

Losses reported and unadjusted. . . . .	\$52,619 21	
Losses resisted. . . . .	4,000 00	
Total amount of unpaid losses. . . . .		\$56,619 21
Unearned premiums on risks, one year or less. . . . .	\$177,979 72	
Unearned premiums on risks, more than one year. . . . .	252,869 76	
Unearned premiums as computed above. . . . .		\$430,849 48
Reclaimable by perpetual fire policies. . . . .		1,360,911 93
Commissions and brokerage. . . . .		12,362 63
Unpaid dividends. . . . .		400 00
Total liabilities, except capital stock and surplus. . . . .		\$1,861,143 25
Capital stock. . . . .		400,000 00
Surplus beyond all liabilities. . . . .		801,525 01
Total liabilities, including capital and surplus. . . . .		\$3,062,668 26

## IV. INCOME DURING THE YEAR.

Premiums received in cash. . . . .	\$557,018 28	
Deduct reinsurance, rebate, abatement, and return premiums. . . . .	98,671 68	
Actual cash premiums. . . . .		\$458,346 60

Interest on bonds and mortgages.....	\$87,455 60
Interest on loans and dividends on stocks and bonds.....	33,716 48
Rents.....	25,431 33
From all other sources.....	3,309 62
Deposit premiums received for perpetual risks.....	\$35,466 76
Actual cash income.....	\$608,259 63

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$341,359 44
Cash dividends.....	80,291 00
Commissions and brokerage.....	64,620 08
Salaries and fees.....	50,576 98
Taxes.....	29,300 64
All other payments.....	75,373 15
Deposit premiums returned on perpetual risks.....	\$35,081 78
Actual cash expenditure.....	\$641,521 29

## VI. MISCELLANEOUS.

	Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$138,766,903	\$2,360,171 91
Written or renewed during the year.....	53,557,826	596,425 79
Total.....	\$192,324,729	\$2,956,597 70
Deduct those expired and marked off....	54,775,508	612,531 10
In force at the end of the year.....	\$137,549,221	\$2,344,066 60
Deduct amount reinsured.....	2,460,735	32,209 81
Net amount in force.....	\$135,088,486	\$2,311,856 79

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$32,797,573 62	\$355,959 45	1-2	\$177,979 72
1883.....	Two years...	212,281 67	1,721 85	1-4	430 46
1884.....		121,538 67	1,409 45	3-4	1,057 09
1882.....	Three years..	7,074,208 54	74,543 68	1-6	12,423 95
1883.....		8,205,686 56	87,956 48	1-2	43,978 24
1884.....		7,616,375 99	82,231 55	5-6	68,526 29
1881.....	Four years...	362,180 00	3,485 98	1-8	435 75
1882.....		555,235 01	5,618 48	3-8	2,106 93
1883.....		534,661 66	5,801 38	5-8	3,625 86
1884.....		291,921 00	2,876 66	7-8	2,517 09
1880.....	Five years...	3,954,575 34	64,175 77	1-10	6,417 57
1881.....		3,886,284 33	52,314 55	3-10	15,694 36
1882.....		4,738,214 33	53,681 97	1-2	26,840 98
1883.....		4,379,958 59	49,119 86	7-10	34,383 90
1884.....		3,192,075 24	38,256 98	9-10	34,431 29
	Perpetual ...	59,626,450 00	1,464,912 51	$\frac{9}{10}$ & $\frac{95}{100}$	1,360,911 93
Totals .....		\$137,549,220 55	\$2,344,066 60		\$1,791,761 41

Premiums received since the organization of the Company.....	\$23,643,577 53
Losses paid since the Company organized.....	13,123,758 41
Cash dividends paid stockholders.....	4,364,000 00
Stock owned by directors at par value.....	42,100 00
Losses incurred during the year.....	337,391 46

*Business in Connecticut, 1884,*

Fire risks taken (no <sup>2</sup> inland).....	\$1,715,889 95
Premiums received.....	18,072 71
Losses paid.....	8,147 10
Losses incurred.....	1,848 80

---

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, March 7, 1872.

EMIL OELBERMANN, *President.*

JAMES A. SILVEY, *Secretary.*

*Attorney in Connecticut, INSURANCE COMMISSIONER.*

---

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, 4 p. c., cou. and reg.	\$1,470,000 00	\$1,793,400 00
“ 4½ per c., reg.....	200,000 00	226,500 00
“ currency, 6 p. c....	160,000 00	209,600 00
Missouri, 6 per cent, funding.....	25,000 00	28,000 00

	Par Value.	Market Value.	
<b>RAILROAD BONDS—</b>			
Chi. & Rock Island, 6 p. c., 1st m. . .	\$50,000 00	\$63,000 00	
Cairo & Fulton, 7 per cent. . . . .	25,000 00	26,000 00	
Chi., Mil. & St. Paul, 7 p. c., I. & D. div.	30,000 00	34,500 00	
“ “ “ 7 p. c., I. & M. div.	10,000 00	11,650 00	
“ “ “ 5 p. c., La Cross div.	57,000 00	52,440 00	
Central Pacific, 6 per c., 1st m. . . .	50,000 00	55,000 00	
Union “ 6 per c., 1st m. . . .	50,000 00	55,125 00	
Kansas “ 6 per c., 1895. . . .	25,000 00	27,500 00	
“ “ 6 per c., 1896. . . .	35,000 00	37,450 00	
“ “ 7 per c., 1st m. . . .	25,000 00	26,312 50	
Chi. & N. W., 5 p. c., sinking fund.	70,000 00	72,100 00	
“ “ 6 p. c., sinking fund.	16,000 00	17,520 00	
“ “ 5 p. c., debenture. . . .	20,000 00	18,675 00	
St. L., Kan. City & N., 7 p. c., real estate	43,000 00	43,000 00	
“ “ “ 7 p. c., Omaha D.	50,000 00	50,500 00	
Erie, 7 per cent., 1st con. . . . .	100,000 00	119,000 00	
Syracuse, B. & N. Y., 7 p. c., 1st m.	30,000 00	37,500 00	
Louisville & Nash., 6 p. c., gen. m.	25,000 00	23,875 00	
Little Miami, 7 per c., 1st m. . . . .	25,000 00	25,750 00	
N. Y., Lack. & W., 6 p. c., 1st m.	100,000 00	117,000 00	
Chi., Bur. & Quincy, 5 p. c., deb. .	50,000 00	48,250 00	
Missouri Pacific, 6 p. c., 1st m. . . .	50,000 00	45,500 00	
N. Y., Chi. & St. L., 6 p. c., 1st m.	40,000 00	36,400 00	
Mo., Kan. & Tex., 7 p. c., 1st m. . .	10,000 00	10,500 00	
N. Y. Cen. & H. R., 5 p. c., deb. .	100,000 00	102,500 00	
Albany & Susquehanna, 6 p. c., 1st m	75,000 00	84,000 00	
North Missouri, 7 per c., 1st m. . . .	2,000 00	2,220 00	
<b>RAILROAD STOCKS—</b>			
New York & Harlem. . . . .	100,000 00	194,000 00	
Morris & Essex. . . . .	20,000 00	24,000 00	
Chicago & Rock Island. . . . .	50,000 00	53,000 00	
Illinois Central. . . . .	50,000 00	60,000 00	
Chicago, Burlington & Quincy. . . .	2,000 00	2,360 00	
<b>MISCELLANEOUS—</b>			
Real Estate Exchange. . . . .	1,000 00	1,000 00	
Totals . . . . .	\$3,241,000 00	\$3,835,127 50	\$3,835,127 50
Cash in Company's principal office. . . . .			1,553 88
Cash deposited in banks. . . . .			249,004 89
Interest due and accrued on stocks and bonds. . . . .			945 00
Gross premiums in due course of collection. . . . .			134,705 70
Assets of the Company at their actual value. . . . .			\$4,221,336 97

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$80,555 44	
Losses reported and unadjusted.....	109,687 17	
Losses resisted.....	10,794 30	
Total losses.....	\$201,036 91	
Deduct reinsurance.....	29,503 25	
Net amount unpaid losses.....		\$171,533 66
Unearned premiums on risks, one year or less.....	\$712,428 00	
Unearned premiums on risks, more than one year...	612,885 65	
Unearned premiums as computed above.....		\$1,325,313 65
Commissions and brokerage.....		34,595 88
Total liabilities except capital stock and surplus.....	\$1,531,443 19	
Capital stock.....	1,000,000 00	
Surplus beyond all liabilities.....	1,689,893 78	
Under special deposits in various States.....	\$30,577 67	
Total liabilities, including capital stock and surplus...		\$4,221,336 97

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,312,826 88	
Deduct reinsurance, rebate, abatement, and return premiums.....	442,728 60	
Actual cash premiums.....		\$1,870,098 28
Interest and dividends on stocks and bonds.....		165,606 81
Actual cash income.....		\$2,035,705 09

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$142,058.78 oc- curring in previous years).....	\$1,134,428 29	
Deduct salvages and reinsurance.....	121,838 22	
Net amount paid for losses.....		\$1,012,590 07
Cash dividends.....	140,000 00	
Commissions and brokerage.....	274,845 08	
Salaries and fees.....	142,617 77	
Taxes.....	48,761 21	
All other payments.....	157,886 26	
Actual cash expenditure.....		\$1,776,700 39

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$259,133,020	\$2,399,257 57
Written or renewed during the year.....	243,752,283	2,311,413 90
Total .....	\$502,885,303	\$4,710,671 47
Deduct those expired and marked off.....	181,976,882	2,026,545 93
In force at the end of the year.....	\$320,908,421	\$2,684,125 54
Deduct amount reinsured.....	15,330,984	160,704 09
Net amount in force.....	\$305,577,437	\$2,523,421 45

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$158,196,226	\$1,424,856 00	1-2	\$712,428 00
1883.....	Two years.....	1,109,307	8,219 05	1-4	2,054 76
1884.....		1,404,613	9,600 05	3-4	7,200 03
1882.....	Three years....	26,056,929	190,443 18	1-6	31,740 53
1883.....		34,012,797	219,558 48	1-2	109,779 24
1884.....		43,352,477	276,691 86	5-6	230,576 55
1881.....	Four years.....	526,237	4,773 08	1-8	596 63
1882.....		418,854	3,817 23	3-8	1,431 45
1883.....		664,714	4,842 78	5-8	3,026 70
1884.....		676,076	5,157 22	7-8	4,512 57
1880.....	Five years.....	3,899,039	45,304 93	1-10	4,530 49
1881.....		5,672,405	60,425 77	3-10	18,127 73
1882.....		6,471,170	67,161 89	1-2	33,580 94
1883.....		8,671,514	82,924 56	7-10	58,047 19
1884.....		14,445,079	119,645 37	9-10	107,680 84
Totals .....		\$305,577,437	\$2,523,421 45		\$1,325,313 65

Premiums received since the organization of the Company.....	\$15,302,822 02
Losses paid since the Company organized.....	6,974,215 96
Cash dividends paid stockholders.....	1,250 000 00
Stock owned by directors at par value.....	206,400 00
Losses incurred during the year.....	1,039,317 36
Special deposit for the exclusive protection of policy-holders in the States of Oregon, \$50,000, liabilities, 7,832.96; North Carolina, \$10,000, liabilities, 11,666.28; Georgia, \$25,000, liabilities, \$11,078.43.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$3,847,506 00
Premiums received.....	40,179 21
Losses paid.....	12,794 36
Losses incurred.....	12,931 13



## GERMANIA FIRE INSURANCE COMPANY,

NEW YORK.

Commenced Business, March, 1859.

RUDOLPH GARRIGUE, *President.*HUGO SCHUMANN, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	1,000,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$510,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	127,450 00
Interest due and accrued on bond and mortgage loans..	3,830 25
Value of lands mortgaged.....	\$137,000 00
Buildings (insured for \$128,700).....	151,100 00
Total .....	\$288,100 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States registered, 4 per c...	\$1,175,000	\$1,445,250	
“          “          4½ per c.	200,000	226,750	
Mississippi State.....	20,000	20,000	
RAILROAD BONDS—			
St. Paul, Minn. & Manitoba.....	16,000	17,440	
Morris & Essex.....	50,000	61,500	
Central Pacific of Cal. 1st mort...	25,000	28,250	
RAILROAD STOCK—			
N. Y. C. & Hudson River.....	50,000	43,500	
BANK STOCK—			
National Park .....	5,000	7,500	
Totals.....	\$1,541,000	\$1,850,190	\$1,850,190 00

Cash in Company's principal office.....	\$13,496 33
Cash deposited in bank.....	23,224 44
Gross premiums in due course of collection.....	13,893 61
Rents accrued.....	3,473 97
Cash in course of transmission.....	148,810 31
Cash deposited with Treasurer of Mississippi.....	7,500 00
Reinsurance due the Company.....	522 32
Assets of the Company at their actual value.....	<u>\$2,702,391 23</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$85,436 16
Losses reported and unadjusted.....	70,623 00
Losses resisted.....	<u>31,860 22</u>
Gross amount of losses.....	\$187,919 38
Deduct reinsurance.....	<u>3,084 14</u>
Net amount of unpaid losses.....	\$184,835 24
Unearned premiums on risks, one year or less.....	\$596,290 11
Unearned premiums on risks, more than one year...	<u>350,483 78</u>
Unearned premiums as computed above.....	\$946,773 89
Interest accrued on mortgage.....	1,125 00
Commissions and brokerage.....	<u>2,315 60</u>
Total liabilities except capital stock and net surplus.....	\$1,135,049 73
Capital stock.....	1,000,000 00
Surplus beyond capital and all liabilities.....	<u>567,341 50</u>
Under special deposits in various States.....	\$99,954 83
Total liabilities, including capital and surplus.....	<u>\$2,702,391 23</u>

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,760,482 75
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>243,538 80</u>
Actual cash premiums.....	\$1,516,943 95
Interest on bonds and mortgages.....	9,170 75
Interest on loans and dividends on stocks and bonds.....	<u>92,528 34</u>
Actual cash income.....	\$1,618,643 04

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$76,212.68 occur- ring in previous years).....	\$902,290 11
Deduct salvages and reinsurance.....	<u>12,439 23</u>
Net amount paid for losses.....	\$889,850 88

Cash dividends.....	\$100,000 00
Commissions and brokerage.....	250,907 77
Salaries and fees.....	96,629 24
Taxes.....	33,707 32
All other payments.....	239,712 56
Actual cash expenditure.....	\$1,610,807 77

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$150,193,690	\$1,492,929 89
Written or renewed during the year.....	172,776,647	1,763,184 54
Totals.....	\$322,970,337	\$3,256,114 43
Deduct those expired and marked off.....	145,759,540	1,409,274 09
In force at the end of the year.....	\$177,210,797	\$1,846,840 34
Deduct amount reinsured.....	2,981,897	30,483 91
Net amount in force.....	\$174,228,900	\$1,816,356 43

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$113,071,265	\$1,192,580 24	1-2	\$596,290 11
1883.....	Two years.....	163,460	1,358 49	1-4	339 61
1884.....		456,261	4,477 79	3-4	3,358 32
1882.....	Three years....	11,365,706	107,817 25	1-6	17,969 54
1883.....		14,541,328	139,579 75	1-2	69,689 87
1884.....		19,760,088	183,725 78	5-6	153,104 81
1881.....	Four years.....	156,675	1,576 72	1-8	197 09
1882.....		276,540	2,401 46	3-8	900 54
1883.....		223,775	2,057 41	5-8	1,285 86
1884.....		223,934	2,370 21	7-8	2,073 94
1880.....	Five years.....	1,573,400	20,735 16	1-10	2,073 51
1881.....		2,325,023	32,420 39	3-10	9,726 10
1882.....		3,233,503	38,944 01	1-2	19,472 00
1883.....		3,027,387	36,939 99	7-10	25,857 99
1884.....		3,830,554	49,371 77	9-10	44,434 60
Totals.....		\$174,228,900	\$1,816,356 43		\$946,773 89

Premiums received since the organization of the Company.....	\$16,973,506 47
Losses paid since the Company organized.....	8,105,483 21
Cash dividends paid stockholders.....	1,601,000 00
Stock owned by directors at par value.....	187,650 00
Losses incurred during the year.....	975,571 26
Special deposits for the exclusive protection of policy-holders in the State of Mississippi, \$32,500; Georgia, \$25,000; North Carolina, \$10,000; Virginia, \$50,000; Oregon, \$50,000; Dakota, \$25,000.	
Total, \$192,500; liabilities, \$99,954.83.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,776,246 00
Premiums received.....	19,815 11
Losses paid.....	14,131 24
Losses incurred.....	15,458 25

## GIRARD FIRE AND MARINE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, May, 1853.

ALFRED S. GILLET, *President.*EDWIN F. MERRILL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$328,800 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	503,449 99
Interest due and accrued on bond and mortgage loans.....	7,124 13
Value of lands mortgaged (including build-ings, insured for \$267,875).....	\$1,647,952 00

*Stocks and Bonds owned by the Company.*

UNITED STATES AND STATE BONDS—	Par Value.	Market Value.
United States .....	\$76,000 00	\$91,480 00
City of Philadelphia.....	10,000 00	13,200 00
City of Louisville.....	10,000 00	11,500 00
City and County of St. Louis.....	10,000 00	11,800 00

	Par Value.	Market Value.	
RAILROAD STOCK—			
Union Pacific.....	\$5,000 00	\$5,650 00	
Connecting.....	10,000 00	11,700 00	
Pennsylvania.....	10,000 00	12,300 00	
Camden & Amboy.....	13,000 00	14,040 00	
Philadelphia & Erie.....	10,000 00	11,100 00	
Philadelphia & Reading.....	5,000 00	1,900 00	
“ “ scrip.....	1,750 00	665 00	
Lehigh Navigation Co.....	11,000 00	12,650 00	
Susquehanna Coal Co.....	3,000 00	3,300 00	
Lancaster & Reading.....	10,000 00	11,500 00	
North Pennsylvania.....	5,000 00	6,350 00	
Philadelphia & Darby Pass.....	2,250 00	1,800 00	
Phil. & Reading Car Trust 6 per c.	35,000 00	35,000 00	
“ “ “ con....	1,000 00	380 00	
“ “ “ gen m..	10,000 00	6,800 00	
MISCELLANEOUS—			
American Steamship Co.....	5,000 00	5,250 00	
Illinois township bonds.....	6,000 00	6,000 00	
Totals.....	\$249,000 00	\$274,365 00	\$274,365 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Schraeder M. & M. Co. stock...	\$7,800	\$7,800	\$5,800	
Bond and mortgage on real estate	10,000	10,000		
Allegheny Valley R. R. Co.....	1,000	1,140	600	
Totals.....	\$18,800	\$18,940	\$6,400	\$6,400 00
Cash in Company's principal office.....				4,605 23
Cash deposited in banks.....				46,724 22
Interest due and accrued on stocks.....				965 00
Interest due and accrued on collateral loans.....				246 17
Premiums in course of collection.....				48,099 78
Rents.....				2,001 18
All other property of the Company.....				4,882 00
Assets of the Company at their actual value.....				\$1,227,662 70

## III. LIABILITIES.

Losses reported and unadjusted.....	\$28,466 51	
Losses resisted.....	2,994 51	
Total amount of losses.....	\$31,461 02	
Less reinsurance.....	1,000 00	
Net amount of unpaid losses.....		\$30,461 02
Unearned premiums on risks, one year or less.....	\$109,025 10	
Unearned premiums on risks, more than one year....	115,088 87	
Unearned premiums as computed above.....		\$224,113 97

Reclaimable on perpetual fire policies.....	\$117,836 76
Dividends to stockholders remaining unpaid.....	2,522 60
Commissions and brokerage.....	8,029 11
All other demands against the Company.....	3,309 95
Total liabilities except capital stock and surplus.....	\$386,273 41
Capital stock.....	300,000 00
Surplus beyond all liabilities.....	541,389 29
Total liabilities, including capital and surplus.....	\$1,227,662 70

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$354,173 99	\$318 20	
Deduct reinsurance, rebate, abatements, and return premiums....	43,271 35	93 50	
Actual cash premiums.....	\$310,902 64	\$214 70	\$311,117 34
Interest on bonds and mortgages.....			31,661 24
Interest on loans and dividends on stocks and bonds .....			17,720 87
Rents.....			18,343 48
Actual cash income.....			\$378,842 93
Deposit premiums on perpetual risks, less 10 per c.		\$8,210 50	

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (inc. \$19,053.43 * occurring in previous years)....	\$175,572 66	\$1,437 91	
Deduct salvages and reinsurance....	5,742 00	.....	
Net amount paid for losses.	\$169,830 66	\$1,437 91	\$171,268 57
Cash dividends.....			72,000-00
Commissions and brokerage.....			64,224 66
Salaries and fees.....			35,658 66
Taxes.....			22,928 69
All other payments .....			30,235 17
Deposit premiums returned.....		\$2,852 19	
Actual cash expenditure.....			\$396,315 75

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$49,741,997	\$603,125 06
Written or renewed during the year.....	34,680,042	357,920 56
Totals .....	\$84,422,039	\$961,045 62
Deduct those expired and marked off.....	35,541,540	362,066 72
In force at the end of the year.....	\$48,880,499	\$598,978 90
Deduct amount reinsured.....	1,191,052	12,762 93
Net amount in force .....	\$47,689,447	\$586,215 97



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884. ....	One year or less.	\$22,738,536	\$218,050 21	1-2	\$109,025 10
1883. ....	Two years. ....	80,659	712 48	1-4	178 12
1884. ....		112,942	1,026 31	3-4	739 73
1882. ....		4,075,639	44,724 11	1-6	7,454 01
1883. ....	Three years. ....	4,841,994	52,539 21	1-2	26,269 60
1884. ....		4,788,850	55,815 76	5-6	46,513 13
1881. ....		76,013	888 63	1-8	111 08
1882. ....	Four years. ....	60,170	645 71	3-8	242 03
1883. ....		74,776	797 19	5-8	498 25
1884. ....		65,859	745 04	7-8	651 91
1880. ....	Five years. ....	768,336	9,852 36	1-10	985 23
1881. ....		1,082,785	14,265 49	3-10	4,279 62
1882. ....		1,310,808	15,775 37	1-2	7,887 69
1883. ....		1,431,887	17,919 67	7-10	1,254 37
1884. ....		1,470,789	18,161 88	9-10	16,345 69
More than five years. ....		83,156	3,366 82	....	1,683 41
Perpetual. ....		4,626,248	130,929 73	....	130,929 73
Totals. ....		\$47,689,447	\$586,215 97	....	\$341,950 73
Premiums received since the organization of the Company. ....					\$6,477,443 00
Losses paid since the Company organized. ....					2,821,919 96
Cash dividends paid stockholders. ....					981,196 00
Stock owned by the directors at par value. ....					89,300 00
Losses incurred during the year. ....					189,507 49

*Business in Connecticut, 1884.*

Fire risks taken (no marine or inland). ....	\$710,297 00
Premiums received. ....	6,207 27
Losses paid. ....	879 97
Losses incurred. ....	879 97

GLENS FALLS FIRE INSURANCE COMPANY,

GLENS FALLS, NEW YORK.

Commenced Business, May, 1850.

R. M. LITTLE, *President.*

J. L. CUNNINGHAM, *Secretary.*

*Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized. . . . .	\$200,000 00
Whole amount of capital actually paid up in cash. . . . .	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered. . . . .	\$12,675 00
Loans on bond and mortgage (first liens), not more than one year's interest due. . . . .	497,920 75
Interest due and accrued on bond and mortgage loans. . . . .	4,267 25
Value of lands mortgaged. . . . .	\$552,325 00
Buildings (insured for \$403,025). . . . .	530,675 00
Total . . . . .	\$1,083,000 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4½ per c. . . . .	\$200,000 00	\$226,225 00
“ 4 “ . . . . .	200,000 00	243,750 00
“ 3 “ . . . . .	50,000 00	51,000 00
RAILROAD BONDS—		
N. Y. C. & Hud. River 1st m. 7 p. c. . . . .	50,000 00	66,250 00
N. Y. & Harlem R. 1st m. 7 per c. . . . .	50,000 00	64,250 00
MISCELLANEOUS—		
N. Y. C. & H. R. R. stock. . . . .	100,000 00	86,000 00
First National Bank, Glens Falls. . . . .	10,000 00	17,500 00
Totals . . . . .	\$660,000 00	\$754,975 00

Cash in Company's principal office.....	\$3,700 54
Cash deposited in bank.....	54,254 94
Interest due and accrued on stocks.....	1,500 00
Gross premiums in course of collection.....	41,495 94
Gross amount of assets.....	\$1,370,789 42
Deduct for doubtful debts.....	2,764 23
Assets of the Company at their actual value.....	\$1,368,025 19

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$17,142 44
Losses reported and unadjusted.....	17,518 00
Losses resisted.....	6,250 00
Total amount of losses.....	\$40,910 44
Deduct reinsurance.....	4,171 35
Net amount of unpaid losses.....	\$36,739 09
Unearned premiums on risks, one year or less.....	\$154,788 99
Unearned premiums on risks, more than one year... ..	306,886 85
Unearned premiums as computed above.....	461,675 84
Commissions and brokerage.....	5,736 59
Total liabilities, except capital, reserve, and surplus... ..	\$504,151 52
Capital stock.....	200,000 00
Special reserve fund.....	200,000 00
Surplus beyond all liabilities.....	463,873 67
Total liabilities, including capital and surplus.....	\$1,368,025 19

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$590,072 11
Deduct reinsurance, rebate, abatement, and return premiums.....	71,692 77
Actual cash premiums.. ..	\$518,379 34
Interest on bonds and mortgages.....	21,487 39
Interest on loans and dividends on stocks and bonds.....	30,880 81
Rents.....	225 00
Actual cash income.....	\$570,972 54

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$37,377.43 occurring in previous years).....	\$326,532 54
Deduct salvages and reinsurance.....	14,272 31
Net amount paid for losses.....	\$312,260 23
Cash dividends.....	20,000 00
Commissions and brokerage.....	91,382 50
Salaries and fees.....	35,143 50
Taxes.....	10,678 28
All other payments.....	40,428 45
Actual cash expenditure.....	\$509,892 96

VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$78,646,738 00	\$777,580 46
Written or renewed during the year.....	56,786,321 00	590,072 11
Totals .....	\$135,433,059 00	\$1,367,652 57
Deduct those expired and marked off....	47,907,493 00	489,812 20
In force at the end of the year.....	\$87,525,566 00	\$877,840 37
Deduct amount reinsured.....	1,184,194 00	14,681 28
Net amount in force.....	\$86,341,372 00	\$863,159 09

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$27,314,149	\$309,577 99	1-2	\$154,788 99
1883.....	Two years.....	497,724	3,622 30	1-4	905 57
1884.....		385,022	3,006 82	3-4	2,255 12
1882.....	Three years....	12,159,321	104,500 16	1-6	17,416 69
1883.....		15,606,803	136,906 77	1-2	68,453 38
1884.....		16,303,047	142,861 48	5-6	119,051 24
1881.....	Four years.....	71,370	634 05	1-8	79 25
1882.....		88,398	902 00	3-8	338 25
1883.....		71,630	673 95	5-8	421 20
1884.....		59,355	740 69	7-8	648 11
1880.....	Five years.....	1,547,145	17,071 50	1-10	1,707 15
1881.....		1,859,244	20,381 45	3-10	6,114 43
1882.....		2,809,978	30,957 66	1-2	15,478 83
1883.....		3,538,623	40,862 06	7-10	28,603 44
1884.....		4,029,563	50,460 21	9-10	45,414 19
Totals .....		\$86,341,372	\$863,159 09	....	\$461,675 84

Premiums received since the organization of the Company.....	\$6,164,069 56
Losses paid since the Company organized.....	3,332,087 10
Cash dividends declared .....	350,000 00
Stock owned by the directors at par value.....	72,180 00
Losses incurred during the year.....	311,209 04
Loaned to stockholders not officers.....	9,500 00
Deposited in New York State under safety fund law.....	200,000 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$979,608 00
Premiums received.....	8,434 46
Losses paid.....	3,246 80
Losses incurred .....	2,762 55

## HANOVER FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1852.

BENJAMIN S. WALCOTT, *President.*I. REMSEN LANE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$144,250 00
Loans on bond and mortgage (first liens), more than one year's interest due (\$12,000.00 in process of foreclosure).....	12,000 00
Interest due and accrued on bond and mortgage loans.....	1,402 50
Value of lands mortgaged.....	\$143,000 00
Buildings (insured for \$149,750.00).....	183,000 00
Total.....	\$326,000 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, 6 per c., currency..	\$50,000 00	\$64,600 00
“ “ 4½ per c., reg.....	585,000 00	663,243 75
“ “ 4 per c., reg.....	642,000 00	784,042 50
“ “ 4 per c. coupon....	48,000 00	59,040 00
Connecticut 5 per c.....	20,000 00	21,900 00
Missouri 6 per c.....	27,000 00	28,545 00
RAILROAD BONDS—		
N. Y. & H., 1st m., 7 p. c.....	25,000 00	32,125 00
Erie, con., mort.....	54,000 00	64,530 00
Union Pacific, 1st mort.....	50,000 00	57,000 00
Union Pacific Sinking Fund.....	25,000 00	29,375 00
Cairo and Fulton, 7 per c., 1st m..	25,000 00	27,187 50
N. Y. Elevated, 1st m. 7 per c....	20,000 00	24,000 00
Kansas Pacific, con. 1st m.....	50,000 00	46,500 00

	Par Value.	Market Value.	
Rich. & Allegheny, 1st m. 7 p. c. .	\$25,000 00	\$12,750 00	
Flint & Pere Marq., 6 p. c. g. con.	30,000 00	34,350 00	
Chi., Mil. & St. Paul, Chi. & Pacific			
Western Div., 1st mort, gold. . .	25,000 00	24,125 00	
Chi., Burlington & Quincy, 4 p. c.	25,000 00	23,562 50	
Norfolk & Western, 6 p. c. gold. .	5,000 00	4,750 00	
Rich. & Danville, 6 p. c. con. m. g.	25,000 00	24,062 50	
N.Y., Chi. & St. L., 1st m. g., 6 p. c.	10,000 00	9,250 00	
Mil. & St. P., 1st m., I. & M. Div.,			
7 per c. conv. . . . .	6,000 00	7,260 00	
Mo., Kan. & Tex., con., 1st m., 7			
p. c., land grant. . . . .	5,000 00	5,250 00	
St. L. & Iron M., 1st m., 7 p. c. . .	5,000 00	5,625 00	
BANK STOCKS—			
Metropolitan National. . . . .	7,500 00	1,875 00	
American Exchange National. . . . .	15,000 00	17,550 00	
Central Trust Co. . . . .	10,000 00	30,000 00	
MISCELLANEOUS—			
Rensselaer & Saratoga con. cap. stk.	10,000 00	14,500 00	
Brooklyn, N.Y., Pub. Park loan, 1917	30,000 00	42,600 00	
Totals . . . . .	\$1,854,500 00	\$2,159,598 75	\$2,159,598 75

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Hanover National Bank stock . .	\$2,500	\$3,500	\$1,500	
American Ex. Nat. Bank stock .	3,000	3,510	2,400	
Totals . . . . .	\$5,500	\$7,010	\$3,900	\$3,900 00
Cash in Company's principal office. . . . .				27,289 99
Cash deposited in bank. . . . .				63,479 10
Interest due and accrued on stocks. . . . .				9,136 67
Interest due and accrued on collateral loans. . . . .				19 50
Premiums in due course of collection. . . . .				117,936 35
All other assets. . . . .				7,500 00
Assets of the Company at their actual value. . . . .				\$2,546,512 86

## III. LIABILITIES.

Losses adjusted and unpaid. . . . .	\$72,955 09	
Losses reported and unadjusted. . . . .	65,260 90	
Losses resisted. . . . .	28,414 07	
Total losses. . . . .	\$166,630 06	
Deduct reinsurance . . . . .	471 17	
Net amount of unpaid losses. . . . .		\$166,158 89



Unearned premiums on risks, one year or less.....	\$546,583 79	
Unearned premiums on risks, more than one year...	373,033 10	
Unearned premiums as computed above.....		\$919,616 89
Commissions and brokerage.....		1,290 00
Total liabilities, except capital stock and surplus.....		\$1,087,065 78
Capital stock .....		1,000,000 00
Surplus beyond all liabilities.....		459,447 08
Under special deposits in various States.....	\$53,848 49	
Total liabilities, including capital and surplus.....		\$2,546,512 86

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,579,069 00	
Deduct reinsurance, rebate, abatement, and return premiums .....	163,570 00	
Actual cash premiums.....		\$1,415,498 59
Interest on bonds and mortgages.....		9,399 25
Interest on loans and dividends on stocks and bonds.....		95,283 84
Actual cash income.....		\$1,520,181 68

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$92,480.70 occur- ring in previous years).....	\$876,786 82	
Deduct salvages and reinsurance.....	17,157 38	
Net amount paid for losses.....		\$859,629 44
Cash dividends.....		100,000 00
Commissions and brokerage.....		227,574 95
Salaries and fees.....		58,577 86
Taxes .....		35,057 66
All other payments.....		292,275 20
Actual cash expenditure.....		\$1,573,115 11

## VI. MISCELLANEOUS.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$140,379,836 97	\$1,482,562 02
Written or renewed during the year.....	144,248,519 00	1,580,661 57
Totals .....	\$284,628,355 97	\$3,063,223 59
Deduct those expired and marked off....	124,095,304 26	1,269,758 68
In force at the end of the year.....	\$160,532,991 71	\$1,793,464 91
Deduct amount reinsured.....	2,782,399 68	24,822 92
Net amount in force.....	\$157,750,592 03	\$1,768,641 99

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$91,616,527 46	\$1,093,167 58	1-2	\$546,583 79
1884.....		51,700 00	182 25	1	182 25
1883.....	Two years...	176,050 00	957 65	1-4	239 41
1884.....		261,840 00	2,394 47	3-4	1,795 85
1882.....	Three years...	11,248,053 50	105,613 22	1-6	17,602 20
1883.....		14,529,183 51	132,055 92	1-2	66,027 96
1884.....		18,843,781 90	177,708 88	5-6	148,090 73
1884.....		57,500 00	160 15	1	160 15
1881.....	Four years...	316,140 00	3,864 86	1-8	483 11
1882.....		427,475 00	4,273 02	3-8	1,602 38
1883.....		435,490 00	4,512 58	5-8	2,820 36
1884.....		354,472 00	3,705 08	7-8	3,241 95
1880.....	Five years...	2,750,603 34	33,988 55	1-10	3,398 86
1881.....		3,902,382 82	49,313 71	3-10	14,794 11
1882.....		3,827,841 34	46,547 34	1-2	23,273 67
1883.....		3,957,959 50	46,777 50	7-10	32,744 25
1884.....		4,892,958 66	61,220 40	9-10	55,098 3 <sup>6</sup>
Over five years .....		100,633 00	2,198 83	....	1,477 50

Totals .....\$157,750,592 03 \$1,768,641 99 .... \$919,616 89

Premiums received since the organization of the Company .....	\$15,420,346 76
Losses paid since the Company organized.....	8,268,479 12
Cash dividends paid stockholders.....	1,409,500 00
Stock dividends declared.....	100,000 00
Stock owned by the directors at par value.....	164,100 00
Losses incurred during the year.....	916,290 92
Special deposits for the exclusive protection of policy-holders in the States of Georgia, \$25,000.00, liabilities, \$14,587.58; Mississippi, \$25,000.00, liabilities, \$13,131.67; North Carolina, \$10,000.00, liabilities, \$12,732.62; Virginia, \$50,000, liabilities, \$13,396.62; value of deposits, \$124,456.25.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$2,556,158 66
Premiums received.....	28,488 26
Losses paid.....	9,376 51
Losses incurred.....	10,668 52

## HOME INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April 13, 1853.

CHARLES J. MARTIN, *President.*JOHN H. WASHBURN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$3,000,000 00
Whole amount of capital actually paid up in cash.....	3,000,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$655,183 97
Loans on bond and mortgage (first liens), not more than one year's interest due.....	1,005,400 00
Interest due and accrued on bond and mortgage loans.....	23,022 85
Value of lands mortgaged.....	\$1,391,950 00
Buildings (insured for \$789,000.00)....	1,031,550 00
Total .....	\$2,423,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, 6 per c., currency..	\$1,965,000 00	\$2,599,310 00
“ “ 4 p. c., 1907.....	100,000 00	122,000 00
“ “ 4½ per c.....	10,000 00	11,325 00
District of Columbia, 3-65.....	100,000 00	113,000 00
Mississippi, 4 per c.....	20,000 00	20,000 00
RAILROAD BONDS—		
Central Iowa.....	50,000 00	32,500 00
Ohio & West Virginia.....	100,000 00	117,000 00
Peoria, Decatur & Evansville.....	100,000 00	98,000 00
Del. & Hud. Canal, 7 p c., 1894..	100,000 00	116,000 00
N. Y., Chic. and St. Louis.....	100,000 00	92,500 00
C., C., C. & I., 1st mortgage 7 p. c.	100,000 00	119,000 00
Tol., Ann Arbor & G. T., 1st mor. 7 per c.....	100,000 00	93,000 00

	Par Value.	Market Value.
Rochester & Pittsburg, con.....	\$100,000 00	\$90,000 00
N. Y., L. E. & Western, sink. fund	200,000 00	209,000 00
Lou., New Albany & Chicago....	100,000 00	92,000 00
Chic., St. Paul, Minn. & Omaha..	50,000 00	55,500 00
Dunkirk, Warren & Pittsburgh....	75,000 00	87,000 00
Albemarle & Chesapeake.....	50,000 00	56,000 00
Jeffersonville, Madison & Ind....	20,000 00	23,000 00
East Tenn., Virginia & Georgia....	50,000 00	21,625 00
<b>MUNICIPAL BONDS—</b>		
New York City.....	200,000 00	202,000 00
<b>RAILROAD STOCKS—</b>		
N. Y. C. & Hudson River.....	140,000 00	120,400 00
Fort Wayne & Jackson, pref.....	100,000 00	93,000 00
Missouri Pacific.....	10,000 00	9,050 00
<b>BANK STOCKS—</b>		
Hanover Nat. Bank, of N. Y.....	10,000 00	14,000 00
American Exchange Nat. bk., N. Y	20,000 00	23,700 00
Fourth                   “       “	8,000 00	9,200 00
St. Nicholas           “       “	12,500 00	15,625 00
Metropolitan           “       “	22,500 00	5,625 00
Mercantile           “       “	20,000 00	23,000 00
Merchants Exchange   “       “	15,000 00	13,500 00
Chatham               “       “	4,000 00	6,000 00
National Bank of Commerce,   “	10,000 00	14,150 00
“ Butchers & Drovers Bk   “	3,750 00	5,625 00
Bank of America,       “	20,000 00	29,400 00
Manhattan Company,   “	10,000 00	15,000 00
Totals .....	\$4,095,750 00	\$4,767,035 00
		\$4,767,035 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Union Trust Co.....	\$22,700	\$77,180 00	\$20,000
Chatham National Bank.....	5,000	7,500 00	5,000
Pitts., Ft. Wayne & C.R.R. Co. bds	1,000	1,380 00	1,000
Houston & Texas Central R. R.			
Co., B'd W. D.....	1,000	1,060 00	600
Fonda, Johnstown & Gloversville			
R. R. bonds.....	57,500	63,250 00	45,000
Broadway Bank.....	5,000	11,000 00	40,000
Brooklyn City R. R. Co.....	8,000	17,200 00	
Manhattan Gas Light Co.....	6,500	16,575 00	
42d st. & Grand st. Ferry R.R. Co.	12,500	31,250 00	
Western Union Telegraph Co...	2,000	1,080 00	600
Chatham National Bank.....	21,000	31,500 00	24,000
Clev., Youngstown & Pittsburgh			
R. R. Co. bonds.....	45,000	28,125 00	25,000
United States Gov. 4 p. c. C bds.	5,000	6,143 75	5,000
Pitts., Bradford & Buffalo bonds.	3,000	2,340 00	1,500

	Par Value.	Market Value.	Amt. Loaned.	
Lackawanna & Pittsburgh bonds	\$80,000	\$72,000 00	} \$60,000	
Parker Creek Coal & Iron Co.bds	15,000	7,500 00		
Continental National Bank. ....	750	825 00		650
Nat. German-Am. Bank of St. P.	2,000	2,200 00		1,500
Chi., Mil. & St. Paul preferred..	10,000	10,250 00	} 10,000	
County Scotland, Mo., 8 p. c. bds	3,000	3,300 00		
N. Y., Chi. & St. Louis bonds.	1,000	920 00		750
Chatham National Bank. ....	2,500	3,750 00		2,750
Morris & Essex R. R. Co. ....	400	456 00		200
St. Nicholas Bank. ....	3,000	3,750 00		3,000
Peoria, Decatur & Evansville bds.	5,000	4,900 00		3,000
Knoxville Water Works bonds..	6,000	6,000 00		4,500
Totals .....	\$323,850	\$411,434 75	\$254,050	\$254,050 00
Cash deposited in bank. ....				251,736 41
Interest due and accrued on stocks. ....				74,845 00
Interest due and accrued on collateral loans. ....				7,814 60
Gross premiums in course of collection. ....				358,317 88
Bills receivable, taken for fire risks. ....				57,404 49
Installment notes held by Company. ....			\$548,453 29	
Assets of the Company at their actual value. ....				\$7,454,810 20

## III. LIABILITIES.

Losses adjusted and unpaid. ....	\$67,772 06	
Losses reported and unadjusted. ....	283,429 75	
Losses resisted. ....	50,056 83	
Total losses. ....	\$401,258 64	
Deduct salvage. ....	2,960 00	
Net amount of unpaid losses. ....		\$398,298 64
Unearned premiums on risks, one year or less. ....	\$1,119,779 00	
Unearned premiums on risks, more than one year. ....	1,727,786 00	
Unearned premiums as computed above. ....		2,847,565 00
Taxes. ....		7,500 00
Commissions and brokerage. ....		59,719 65
Total liabilities, except capital stock and surplus. ....		\$3,313,083 29
Capital stock. ....		3,000,000 00
Surplus beyond all liabilities. ....		1,141,726 91
Under special deposits in various States. ....	\$188,123 95	
Total liabilities, including capital and surplus. ....		\$7,454,810 20

## IV. INCOME DURING THE YEAR.

Premiums received in cash. ....	\$3,628,475 74	
Deduct reinsurance, rebate, abatements, and return premiums. ....	275 316 87	
Actual cash premiums. ....		\$3,353,158 87
Interest on bonds and mortgages. ....		71,219 91
Interest on loans and dividends on stocks and bonds. ....		217,930 07
Actual cash income. ....		\$3,642,308 85



## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses, (including \$255,783.21 occurring in previous years).....	\$2,058,503 94
Deduct salvages and reinsurance.....	7,741 06
Net amount paid for losses.....	\$2,050,762 88
Cash dividends.....	300,000 00
Commissions and brokerage.....	664,014 13
Salaries and fees.....	358,826 55
Taxes.....	65,687 42
All other expenditures.....	271,933 41
Actual cash expenditure.....	\$3,711,224 39

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$418,240,546	\$4,692,839 00
Written or renewed during the year.....	349,999,679	3,811,427 76
Totals.....	\$768,240,225	\$8,504,266 76
Deduct those expired and marked off.....	279,539,713	3,159,012 76
In force at the end of the year.....	\$488,705,12	\$5,345,254 00
Deduct amount reinsured.....	287,775	3,666 00
Net amount in force.....	\$488,412,737	\$5,341,588 00

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$208,882,082	\$2,239,557 00	1-2	\$1,119,779 00
1883.....	Two years.....	1,113,888	10,129 00	1-4	2,532 00
1884.....		919,163	7,745 00	3-4	5,809 00
1882.....	Three years....	42,513,512	414,927 00	1-6	69,155 00
1883.....		53,073,893	527,000 00	1-2	263,500 00
1884.....		51,223,801	512,556 00	5-6	427,130 00
1881.....	Four years.....	2,480,018	25,408 00	1-8	3,176 00
1882.....		1,576,011	15,791 00	3-8	5,922 00
1883.....		1,548,971	16,412 00	5-8	10,258 00
1884.....		1,192,960	12,731 00	7-8	11,140 00
1880.....	Five years.....	14,540,421	176,193 00	1-10	17,619 00
1881.....		18,887,496	226,567 00	3-10	67,970 00
1882.....		24,210,520	287,795 00	1-2	143,898 00
1883.....		31,816,126	411,111 00	7-10	287,778 00
1884.....		34,433,875	457,666 00	9-10	411,899 00
Totals.....		\$488,412,737	\$5,341,588 00		\$2,847,565 00



Premiums received since the organization of the Company.....	\$62,644,439 07
Losses paid since the Company organized.....	37,983,623 83
Cash dividends declared .....	6,415,000 00
Losses incurred during the year.....	2,164,128 20
Stock owned by directors at par value.....	243,700 00
Stock dividends declared.....	1,000,000 00
Loaned to directors not officers.....	127,500 00
Loaned to stockholders not officers nor directors.....	14,600 00
Special deposits for the exclusive protection of policy-holders in the States of Virginia, \$50,000.00, liabilities, \$24,638.23; Georgia, \$25,000.00, liabilities, \$85,246.75; Mississippi, \$25,- 000.00, liabilities, \$39,459.84; North Carolina, \$10,000.00, liabilities, \$19,531.20; Oregon, \$50,000.00, liabilities, \$19,- 247.93.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$6,024,478 00
Premiums received.....	57,581 31
Losses paid .....	24,188 78
Losses incurred.....	20,632 08

---

HOWARD FIRE INSURANCE COMPANY,

NEW YORK CITY, N. Y.

Commenced Business, April 19, 1825.

HENRY A. OAKLEY, *President.*

CHARLES A. HULL, *Secretary.*

*Attorney in Connecticut, INSURANCE COMMISSIONER.*

---

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$150,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	5,900 00

Loans on bond and mortgage upon which more than one year's interest is due.....	\$100 00
Interest due and accrued on bond and mortgage loans.....	222 50
Value of lands mortgaged.....	\$5,000 00
Buildings (insured for \$7,500.00).....	7,500 00
Total .....	\$12,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 6 per c., currency...	\$191,000 00	\$254,370 00	
“ “ 4½ per c., 1891...	9,000 00	10,215 00	
“ “ 4 per c., 1907.....	115,000 00	140,875 00	
RAILROAD BONDS—			
D. & H. Canal Co., 1st m., 7 p. c..	10,000 00	11,500 00	
United N. J. R. R. & Canal Co., 1st mort., 6 p. c.....	4,000 00	4,800 00	
Buff., Bradford & Pitts., 1st m., 7 p.c.	11,000 00	12,320 00	
Lake Erie & Western, 1st m., 6 p. c.	3,000 00	2,820 00	
Kalamazoo & So. Haven, 1st m., 8 p.c.	6,000 00	7,080 00	
BANK STOCKS—			
Nat. Bank of Commerce, N. Y....	2,800 00	4,060 00	
Metropolitan National, “ ...	7,500 00	1,500 00	
Amer. Exchange National, “ ...	16,000 00	20,160 00	
Merchants National, “ ...	650 00	845 00	
Bank of the Manhattan Co., “ ...	1,500 00	2,250 00	
Phoenix National, “ ...	2,800 00	2,940 00	
GAS COMPANY STOCKS—			
Manhattan, “ ...	2,500 00	6,375 00	
New York, “ ...	5,000 00	7,750 00	
Totals .....	\$387,750 00	\$489,860 00	\$489,860 00
Cash in Company's principal office.....			1,374 33
Cash deposited in bank.....			14,818 23
Interest due and accrued on stocks.....			3,041 25
Gross premiums in course of collection.....			49,098 01
Rents .....			416 67
All other property, mainly premiums for reinsurance.....			32,449 06
Assets of the Company at their actual value.....			\$747,280 05

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$50,053 40
Losses resisted.....	5,260 40
Total losses.....	\$55,313 80
Deduct reinsurance.....	15,744 38
Net amount of unpaid losses.....	\$39,569 42

Unearned premiums on risks, one year or less.....	\$91,116 36	
Unearned premiums on risks, more than one year...	32,428 45	
Unearned premiums as computed above.....		\$123,544 81
Borrowed money.....		48,000 00
Commissions and brokerage.....		24,273 24
Cash dividends to stockholders remaining unpaid.....		72 00
All other demands against the Company.....		9,315 47
Total liabilities, except capital stock and surplus.....		\$244,774 94
Capital stock.....		500,000 00
Surplus beyond all liabilities.....		2,505 11
Total liabilities, including capital stock and surplus...		\$747,280 05

## IV. INCOME DURING THE YEAR.

Gross Premiums received in cash.....	\$468,860 35	
Deduct reinsurance, rebate, abatement, and return premiums.....	187,463 82	
Actual cash premiums.....		\$281,396 53
Interest on bonds and mortgages.....		757 50
Interest on loans and dividends on stocks and bonds.....		25,973 61
Rents.....		3,200 00
All other sources.....		2,339 77
Actual cash income.....		\$313,667 41

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$65,749.99 occur- ring in previous years).....	\$372,735 12	
Deduct salvages and reinsurance.....	27,750 07	
Net amount paid for losses.....		\$344,985 05
Cash dividends.....		946 50
Commissions and brokerage.....		35,277 87
Salaries and fees.....		31,857 43
Taxes.....		13,327 29
All other payments.....		51,583 90
Actual cash expenditure.....		\$477,978 04

## VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	
	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$45,780,364	\$484,682 44
Written or renewed during the year.....	49,867,628	477,880 54
Totals.....	\$95,647,992	\$962,562 98
Deduct those expired and marked off.....	51,095,637	476,240 53
In force at the end of the year.....	\$44,552,355	\$486,322 45
Deduct amount reinsured.....	21,662,605	241,684 56
Net amount in force.....	\$22,889,750	\$244,637 89

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$16,890,779	\$182,232 73	1-2	\$91,116 36
1883.....	Two years.....	39,094	346 32		115 98
1884.....		116,061	1,108 91		703 72
1882.....	Three years....	1,092,109	10,188 32		1,734 28
1883.....		1,099,983	11,324 25		5,822 44
1884.....		2,021,993	20,283 68		13,696 71
1881.....	Four years.....	76,640	829 33	p. r.	108 21
1882.....		57,425	597 21		200 16
1883.....		49,813	487 86		239 37
1884.....		52,277	352 68		449 23
1880.....	Five years.....	222,416	2,633 83		232 54
1881.....		209,209	2,476 03		736 74
1882.....		268,738	2,863 37		1,227 02
1883.....		165,775	2,282 68		1,703 04
1884.....		527,443	6,630 69		5,459 01
Totals.....		\$22,889,755	\$244,637 89	....	\$123,544 81

Premiums received since March, 1836.....	\$8,284,135 86
Losses paid since March, 1836.....	5,666,416 24
Cash dividends paid stockholders since March, 1836.....	2,170,875 00
Losses incurred during the year.....	315,676 75
Stock owned by the directors at par value.....	64,900 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,349,936 00
Premiums received.....	14,720 91
Losses paid.....	15,280 15
Losses incurred.....	10,081 54

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF  
NORTH AMERICA,

PHILADELPHIA, PA.

Commenced Business, 1792.

CHARLES PLATT, *President*.GREVILLE E. FRYER, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized. . . . .	\$3,000,000 00
Whole amount of capital actually paid up in cash. . . . .	3,000,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered. . . . .	\$312,861 55
Loans on bond and mortgage (first liens), not more than one year's interest due. . . . .	1,925,916 67
Interest due on bond and mortgage loans. . . . .	26,468 40
Value of property (insured for \$1,526,366). . . . .	\$4,273,840

*Stocks and Bonds Owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States Gov., 4 p. c., reg. . . .	\$35,000	\$42,350
Penn. State loan, cur., 5 p. c., reg.	485,000	567,450
New Jersey State loan, 6 p. c. . . . .	47,000	56,400
MUNICIPAL BONDS—		
Boston, city loan, 6 p. c., reg. . . . .	200,000	240,000
Baltimore Water stock, 5 p. c., reg.	200,000	224,000
Indianapolis, city loan, 7 $\frac{3}{10}$ p. c. . . .	30,000	33,600
Hartford, “ 6 p. c. . . . .	45,000	56,250
Toledo, “ 8 p. c. . . . .	21,000	25,200
Cincinnati, “ \$8,000, 6 p. c.; \$10,000, 7 $\frac{3}{10}$ p. c.; \$19,000, 7 $\frac{3}{10}$ p. c.; 10,000, 7 p. c. . . . .	58,000	75,400
Fall River, city loan, 5 p. c., gold.	30,000	34,500
Harrisburg, “ 6 p. c. . . . .	15,000	17,550
Providence, “ 5 p. c. gold reg	25,000	30,000
Newark, “ 7 p. c. . . . .	20,000	24,000





N. Y. & Pac. Car Trust, series C., 6 p. c., reg. ....	\$60,000	\$57,000	
N. Y. & Pac. Car Trust, series D., 7 p. c., reg. ....	60,000	57,000	
Car Trust of N. Y., No. 2, series D., 6 p. c., reg. ....	66,000	62,700	
Chesapeake & Delaware Canal stk.	1,000	1,140	
Sandy Hook Qr. & City I. Tel. Co.	1,000	1,000	
Mut. Ins. scp. (At. Mu. & China M.) r.	69,370	69,370	
Penn. Car Trust, 5 p. c., reg. ....	50,000	50,000	
Totals .....	\$4,734,120	\$5,106,650	\$5,106,650 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Guarantee Trust & S. D. Co. stock	\$2,500	\$3,875	\$4,450
Catawissa R. R. 6 p. c. bonds...	3,000	3,600	
Pennsylvania R. R. stock.....	1,350	1,350	2,000
Penn. Co. for Ins. on Lives and Granting Annuities stock.....	200	800	
United Cos. of N. Jersey stock..	100	195	
Pennsylvania R. R. stock.....	1,300	300	
Ins. Co. of State of Penn. stock.	400	600	350
Ins. Co. of North America stock	3,000	9,600	3,000
“ “ “	3,650	11,680	4,754
Phila. & Rd. R.R. conv. 7 p.c. bds	3,500	1,330	1,200
Andover Iron Co. stock.....	17,500	13,125	14,000
Bethlehem Iron Co. stock.....	2,350	3,190	
Phila. & Rd. R.R. 7 p.c. income bds	200,000	90,000	110,000
Phila. & Rd. Coal & Iron 7 p.c. bds	100,000	50,000	
Corning, Cow. & Antrim R. R. bds	3,000	3,000	62,500
N. Y., Chi. & St. Louis R.R. bds	10,000	10,000	
N. Y., L. E. & W. R.R. col. tr. bds	34,000	34,000	
Belt R. R. bonds .....	10,000	10,000	
Louisville & Nashville R. R. bds	15,000	13,500	900
Philadelphia Warehouse Co. stk.	400	440	
Westmoreland Coal Co. stock..	1,250	1,675	2,250
Phila. & Rd. R.R., con. 7 p.c. bds	3,000	2,400	
Bethlehem Iron Co. stock.....	11,750	16,450	14,000
Chi. & West Ind. R.R. 6 p.c. bds	25,000	25,000	20,000
“ “ “ “ “	55,000	55,000	50,000
Louisville & Nashville R. R. bds	83,000	74,700	80,000
Chi. & West Ind. R.R. 6 p.c. bds	15,000	15,000	
Little Sch. Nav. R.R. & Coal Co. stk	1,250	1,325	12,000
Lehigh Valley R. R., 6 p. c. bds	5,000	6,000	
Phila. & Rd. R.R. gen. m. 6 p.c. bds	10,000	6,800	
Totals .....	\$621,500	\$465,935	\$382,404 \$382,404 00

Cash deposited in bank.....	\$608,458 61
Gross premiums in course of collection.....	490,780 41
Bills receivable, taken for marine risks.....	145,192 81
Assets of the Company at their actual value.....	\$8,998,732 45

*Items not admitted.*

Wrecking-boat "North America".....	\$70,000 00
Book debts due Company.....	86,256 19
Total.....	\$156,256 19

## III. LIABILITIES.

	Fire.	Marine and Inland.	
Losses adjusted and unpaid.....	\$86,635 84	.....	
Losses reported and unadjusted.....	128,723 44	\$203,200 00	
Losses resisted.....	31,062 72	36,300 00	
Totals.....	\$246,422 00	\$239,500 00	
Deduct salvages thereon...	.....	60,000 00	
Net amt. of unpaid losses	\$246,422 00	\$179,500 00	\$425,922 00
Unearned premiums on risks, one year or less.....		\$804,350 00	
Unearned premiums on risks, more than one year...		937,126 91	
Unearned premiums on marine and inland risks.....		230,977 42	
Unearned premiums as computed above.....			1,972,454 33
Amount reclaimable on perpetual fire policies.....			543,754 51
Commissions and brokerage.....			67,753 24
Reinsurance premiums.....			10,586 06
All other liabilities.....			5,638 26
Total liabilities except capital stock and surplus.....			\$3,026,108 40
Capital stock.....			3,000,000 00
Surplus beyond all liabilities.....			2,972,624 05
Under special deposits in other States.....		\$25,200 00	
Total liabilities, including capital and surplus.....			\$8,998,732 45

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$2,455,166 53	\$1,651,247 69	
Deduct reinsurance, rebate, abatements, and return premiums....	278,586 30	163,354 35	
Actual cash premiums.....	\$2,176,580 23	\$1,487,893 34	\$3,664,473 57
Interest on bonds and mortgages.....			107,521 46
Interest and dividends on loans, stocks and bonds.....			280,321 55
Net perpetual premiums for the year.....			53,833 23
Deposit premiums received for perpetual risks.....		\$61,925 30	
Actual cash income.....			\$4,106,149 81

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses .....	\$1,529,225 80	\$1,291,653 51	
Deduct salvages and reinsurance....	86,634 47	343,796 12	
Net amount paid for losses.	\$1,442,591 33	\$947,857 39	\$2,390,448 72
Cash dividends.....			600,000 00
Commissions and brokerage.....			526,528 63
Salaries and fees.....			123,551 78
Taxes.....			114,284 99
All other payments.....			231,732 32
Deposit premiums returned on perpetual risks.....		\$8,092 07	
Actual cash expenditure.....			\$3,986,546 44

## VI. MISCELLANEOUS.

*Fire Risks and Premiums (excluding Perpetuals).*

	Fire	Premiums.
In force on the 31st day of December of the preceding year.....	\$265,227,226	\$3,244,568 07
Written or renewed during the year.....	190,401,393	2,437,331 01
Totals .....	\$455,628,619	\$5,681,899 08
Deduct those expired and marked off.....	178,066,770	2,215,995 58
In force at the end of the year.....	\$277,561,849	\$3,465,903 50
Deduct amount reinsured.....	5,740,609	80,623 85
Net amount in force.....	\$271,821,240	\$3,385,279 65

*Perpetual Risks.*

	Risks.	Total Deposits.
Perpetual risks in force on the 31st December, 1883.	\$19,220,101 42	\$518,539 94
Perpetual risks written during the year.....	2,621,450 00	61,925 30
Totals .....	\$21,841,551 42	\$580,465 24
Deduct those marked off.....	354,085 71	8,092 07
In force December 31, 1884.....	\$21,487,465 71	\$572,373 17

Marine and Inland.	Premiums.
\$15,706,590 00	\$230,977 42

*Recapitulation of Fire Risks and Premiums, exclusive of Perpetuals.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$116,571,000	\$1,608,700 00	1-2	\$804,350 00
1883.....	Two years...	1,027,615	11,626 63	1-4	2,906 65
1884.....		866,264	8,368 52	3-4	6,276 39
1882.....	Three years..	23,730,855	254,084 74	1-6	42,347 44
1883.....		28,710,547	311,123 08	1-2	155,561 54
1884.....		26,060,623	285,819 59	5-6	238,182 45
1881.....	Four years...	760,300	8,047 25	1-8	1,005 90
1882.....		974,700	9,916 98	3-8	3,718 86
1883.....		1,312,257	14,203 63	5-8	8,877 25
1884.....		1,040,943	11,552 33	7-8	10,108 29
1880.....	Five years ...	7,768,452	98,909 45	1-10	9,890 94
1881.....		12,067,229	146,723 04	3-10	44,016 90
1882.....		18,139,010	207,731 59	1-2	103,865 79
1883.....		17,076,388	200,345 73	7-10	140,241 99
1884.....		13,940,282	171,783 91	9-10	154,605 52
.....	Over five years	1,774,775	36,343 18	...	15,521 00
Totals.....		\$271,821,240	\$3,385,279 65	...	\$1,741,476 91

Premiums received since the organization of the Company..... \$71,616,974 67

Losses paid since the Company organized..... 51,525,941 34

Cash dividends paid stockholders..... 8,403,934 25

Losses incurred during the year (fire, \$1,500,040.33; marine and inland, \$866,257.39)..... 2,366,297 72

Stock owned by directors at par value..... 239,112 00

Loaned to stockholders not officers..... 25,904 00

Amount deposited for the exclusive protection of policy-holders in the States of Georgia, \$25,000.00, liabilities, \$16,500.00; North Carolina, \$10,000.00, liabilities, \$8,700.00.

*Business in Connecticut, 1884.*

Fire risks taken (no marine or inland)..... \$4,270,055 00

Premiums received..... 46,421 61

Losses paid..... 18,154 07

Losses incurred..... 16,570 74

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

PHILADELPHIA, PENN.

Commenced Business, November 5, 1794.

HENRY D. SHERRERD, *President*.JOSEPH H. HOLLINSHEAD, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$68,800 00
Loans on bond on mortgage (first liens), not more than one year's interest due.....	100,850 00
Interest due and accrued on bond and mortgage loans.....	2,451 25
Value of lands mortgaged.....	\$113,900 00
Buildings (insured for \$79,800).....	102,100 00
Total .....	\$216,000 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
U. S. of America, 4½, gold.....	\$10,000 00	\$11,300 00
MUNICIPAL BONDS—		
City of Philadelphia, no tax, 6 p. c	30,000 00	36,000 00
RAILROAD BONDS—		
Harris., Ports., Mt. Joy & Lancas.	15,000 00	14,700 00
C. & A. & D. & R. Can. Tr. Co...	5,000 00	5,400 00
North Pennsylvania.....	10,000 00	10,000 00
Chic. & Western Ind., coupon....	15,000 00	16,200 00
Phila., Wil. & Balt., 7 p. c., cert..	20,000 00	18,400 00
Phila. & Reading, gen. mort.....	15,000 00	11,250 00
Phila. & Reading, car trust.....	10,000 00	9,100 00
Corning, Cavanisque & Antrim...	12,000 00	12,000 00
Shamokin, Sunb'y & Lewish'g, 1st m	10,000 00	8,575 00
Terre Haute & Logansport.....	20,000 00	21,000 00

	Par Value.	Market Value.	
Steubenville & Ind., 1st mort. ....	\$20,000 00	\$20,600 00	
Phila. & Reading, rec. cert. ....	15,000 00	15,000 00	
BANK STOCK—			
Philadelphia Bank stock. ....	2,000 00	4,200 00	
RAILROAD STOCKS—			
Lehigh Valley. ....	17,050 00	19,863 25	
MISCELLANEOUS—			
Susq. & York Boro Turn. Co., stock	500 00	500 00	
Easton & Wilkesbarre Turn. Co. stk	250 00	50 00	
Schuylkill Navigation Co. loan. . .	3,000 00	2,310 00	
Lehigh Coal & Nav. Co. “ . . .	10,000 00	10,500 00	
American Steamship Co. “ . . .	10,000 00	10,500 00	
Delano Land Co. “ . . .	10,000 00	11,500 00	
Car Trust of N. Y., No. 2, Series C	11,000 00	10,780 00	
N. Y. & Pac. Car Tr. Ass. Series C	14,000 00	14,000 00	
Mutual Ins. Co.'s scrip, stock. ....	121 70	121 70	
Totals . . . . .	\$284,921 70	\$293,849 95	\$293,849 95

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Ins. Co. of North America stock.	\$2,250	\$7,368 75	\$25,000	
Norfolk & Western R. R., New River Div., 1st m. loan, bds.	4,000	3,760 00		
Del. & Bound Brook R. R. c. stk.	10,000	12,250 00		
Cambria Iron Co. stock. ....	3,200	7,040 00	22,000	
Bethlehem Iron Co. stock. ....	9,900	14,850 00		
Reg. 1st mort bds. of the Saucon Iron Co. ....	17,000	17,000 00		
Phila. & Reading R. R. Co., 2d series, con., 5 p. c. bonds. .	83,000	32,785 00	25,000	
Phila. & Reading R. R. Co., 1st series, con., 5 p. c. bonds. .	20,000	7,900 00		
Muscanetecong Iron Co. 7 p. c. m. b	36,000	36,000 00		
E. Broad Top R. R. Co.'s 7 p. c. m. b	18,000	11,700 00	20,000	
Rock Hill I. & C. Co.'s 7 p. c. m. b	10,000	6,500 00		
Totals . . . . .	\$213,350	\$157,153 75	\$117,000	\$117,000 00
Cash in Company's principal office. ....				1,784 80
Cash deposited in bank. ....				3,221 34
Interest due and accrued on stocks and bonds. ....				3,387 50
Interest due and accrued on collateral loans. ....				342 47
Gross premiums in due course of collection. ....				24,208 71
Bills receivable for fire, marine and inland risks. ....				8,384 65
Rents due and accrued. ....				737 32
All other property belonging to the Company. ....				1,580 00
Assets of the Company at their actual value. ....				\$626,597 99



## III. LIABILITIES.

Losses unsettled.....		\$47,867 00
Unearned premiums on risks, one year or less.....	\$52,596 63	
Unearned premiums on risks, more than one year...	28,758 52	
Unearned premiums on inland navigation and marine risks.....	23,658 50	
Unearned premiums as computed above.....		105,013 65
Reclaimable on perpetual policies.....		82,528 90
Cash dividends to stockholders remaining unpaid.....		340 00
Commissions and brokerage.....		1,423 20
Total liabilities, except capital stock and surplus.....		\$237,172 75
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		189,425 24
Total liabilities, including capital and surplus.....		\$626,597 99

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$174,189 37	\$95,504 60	
Deduct reinsurance, rebate, abatement, and return premiums.....	31,376 73	23,497 33	
Actual cash premiums.....	\$142,812 64	\$72,007 27	\$214,819 91
Interest on bonds and mortgages.....			4,952 50
Interest on loans and dividends on stocks and bonds.....			23,541 70
Rents.....			4,533 10
From all other sources.....			79 41
Net deposit premiums received from perpetual risks.		\$3,676 50	
Actual cash income.....			\$247,926 62

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$41,180.51 occurring in previous years)....	\$98,983 27	\$115,633 65	
Deduct salvages and reinsurance....	1,515 79	20,757 66	
Net amount paid for losses.	\$97,467 48	\$94,875 99	\$192,343 47
Cash dividends.....			19,870 00
Commissions and brokerage.....			35,837 67
Salaries and fees.....			14,000 00
Taxes.....			6,094 28
All other payments.....			26,426 92
Deposit premiums returned on perpetual risks.....		\$1,526 66	
Actual cash expenditure.....			\$294,572 34

## VI. MISCELLANEOUS.

*Risks and Premiums (excluding Perpetuals).*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$17,337,283	\$155,369 88
Written or renewed during the year.....	16,604,446	176,036 70
Total .....	\$33,941,729	\$331,406 58
Deduct those expired and marked off.....	16,602,722	169,320 14
In force at the end of the year.....	\$17,339,007	\$162,086 44
Deduct amount reinsured.....	519,768	5,175 12
Net amount in force.....	\$16,819,239	\$156,911 32

*Perpetual Risks.*

	Fire.	Deposits.
Perpetual risks.....	\$2,582,182	\$86,872 52
Reinsured .....	79,000	1,580 00
Totals .....	\$2,503,182	85,292 52
	Marine and Inland.	Premiums.
	\$1,126,304 00	\$23,658 50

*Recapitulation of Fire Risks and Premiums (except Perpetuals).*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$12,339,216	\$105,193 26	1-2	\$52,596 63
1883.....	Two years.....	61,275	553 02	1-4	138 25
1884.....		47,400	390 26	3-4	292 69
1882.....	Three years....	657,889	7,223 38	1-6	1,203 90
1883.....		742,674	8,168 56	1-2	4,084 28
1884.....		820,211	9,855 80	5-6	8,212 90
1881.....	Four years.....	20,600	227 43	1-8	28 43
1882.....		24,100	246 53	3-8	92 45
1883.....		34,850	345 58	5-8	215 98
1884.....		58,050	718 73	7-8	628 88
1880.....	Five years.....	281,538	3,205 08	1-10	320 50
1881.....		306,961	3,751 47	3-10	1,125 45
1882.....		385,500	5,021 56	1-2	2,510 78
1883.....		442,907	4,527 81	7-10	3,169 46
1884.....		596,068	7,482 85	9-10	6,734 57
Totals.....		\$16,819,239	\$156,911 32		\$81,355 15
Premiums received since the organization of the Company.....					\$17,443,647 00
Losses paid since the Company organized.....					14,378,821 28
Cash dividends paid stockholders.....					4,086,406 00
Stock owned by the directors at par value.....					26,000 00

	Fire.	Marine.	Total.
Losses incurred during the year.....	\$99,935 71	\$85,895 10	\$185,830 81

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$223,694 00
Premiums received.....	2,133 81
Losses paid.....	1,109 58
Losses incurred.....	1,109 58

## JERSEY CITY INSURANCE COMPANY,

JERSEY CITY, N. J.

Commenced Business, December 1, 1856.

N. FOOTE, *President.*HENRY C. PEARSON, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$43,750 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	107,971 00
Loans on bond and mortgage (first liens), more than one year's interest due.....	11,000 00
Interest due and accrued on bond and mortgage loans.....	3,313 45
Value of lands mortgaged.....	\$138,550 00
Buildings (insured for \$146,550).....	172,950 00
Total .....	\$311,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4 p. c., reg., 1907..	\$4,000 00	\$4,880 00	
“ “ 3 p. c., reg.....	20,000 00	20,500 00	
BANK STOCKS—			
First Nat. Bank of Jersey City, N. J.	800 00	1,520 00	
Second Nat Bk. of Jersey City, N. J.	3,000 00	5,250 00	
MUNICIPAL BONDS—			
Jersey City, water loan, 7 p. c....	13,000 00	13,910 00	
“ “ improvement, 7 p. c....	8,000 00	8,480 00	
“ “ Funded debt, 7 p. c....	4,000 00	4,280 00	
MISCELLANEOUS—			
New Jersey Ice Co.....	9,700 00	3,207 00	
Jersey City Gas Light Co.....	8,240 00	12,360 00	
Peoples Gas Co., Jersey City, N. J..	850 00	680 00	
Totals .....	\$71,590 00	\$75,061 00	\$75,061 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Wash. Ins. Co. in liq. 70 p. c. paid	\$1,080	\$1,080	\$895 50	
Bond and mort. assigned to Co..	3,750	3,750	1,175 00	
New Jersey Lighterage Co., stock	6,000	4,500	6,000 00	
Rutherford Park Associat'n, stock	2,500	1,500		
Other personal property.....	1,200	1,200	3,900 00	
Met. Gas Co., N. Y., stock.....	700	1,610		
Bowery Nat. Bank, N. Y., stock	1,000	1,800		
American Express Co., stock...	2,000	1,760	700 00	
American Express Co.....	1,000	880		
Hudson Co. Gas Light Co., stk.	2,000	2,200	1,000 00	
Second Nat. Bank, J. C., stock	5,000	8,750	5,000 00	
“ “ “ “ “	10,000	17,500	5,000 00	
“ “ “ “ “	5,000	8,750	6,000 00	
Hudson Co. Nat Bk., “ “	400	620		
Brooklyn Gas Light Co., stock..	750	975	500 00	
Jersey City Gas Light Co., stock	520	780		
American Express Co., stock...	10,000	8,800	5,500 00	
Home Ins. Co., N. Y., stock...	300	370	300 00	
U. S., 4 p. c., bond coupon.....	50	60	50 00	
Bayonne, 5 p. c., bonds.....	1,000	950	700 00	
Bayonne, 5 p. c., bond.....	500	475	300 00	
Totals .....	\$54,750	\$68,310	\$37,020 50	\$37,020 50

Cash in Company's principal office.....	\$2,710 47
Cash deposited in bank.....	34,090 49
Interest due and accrued on stocks and bonds.....	239 17
Interest due and accrued on collateral loans.....	312 80
Gross premiums in due course of collection.....	1,179 04
Rents due and accrued.....	215 00
Assets at their actual value.....	<u>\$316,862 92</u>

## III. LIABILITIES.

Losses reported and unadjusted.....	\$750 00
Unearned premiums on risks, one year or less.....	\$13,838 50
Unearned premiums on risks, more than one year...	30,283 02
Unearned premiums as computed above.....	<u>44,121 52</u>
Reclaimable on perpetual policies.....	1,234 75
Due and accrued for salaries, etc.....	203 20
Commissions and brokerage.....	117 90
All other demands against the Company.....	8,734 12
Total liabilities, except capital stock and surplus.....	<u>\$55,161 49</u>
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	61,701 43
Total liabilities, including capital and surplus.....	<u>\$316,862 92</u>

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$53,023 81
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>4,166 11</u>
Actual cash premiums.....	\$48,857 70
Interest on bonds and mortgages.....	5,261 29
Interest on loans and dividends on stocks and bonds.....	7,749 19
Rents.....	1,542 51
From all other sources.....	<u>1,080 06</u>
Actual cash income.....	<u>\$64,490 75</u>

## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (including \$1,517.69 occurring in previous years).....	\$15,506 92
Deduct salvage and reinsurance.....	<u>7 83</u>
Net amount paid for losses.....	\$15,499 09
Cash dividends.....	12,000 00
Commissions and brokerage.....	5,281 27
Salaries and fees.....	9,888 32
Taxes.....	2,296 56
All other payments and expenses.....	4,180 06
Deposit premiums returned on perpetual risks.....	\$45 60
Actual cash expenditure.....	<u>\$49,145 30</u>

## VI. MISCELLANEOUS.

	Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$10,911,359	\$85,347 84
Written or renewed during the year.....	6,744,262	53,219 04
Total.....	\$17,655,621	\$138,566 88
Deduct those expired and marked off....	6,507,959	51,292 47
In force at the end of the year.....	\$11,147 662	\$87,274 41
Deduct amount reinsured.....	153,850	924 47
Net amount in force.....	\$10,993,812	\$86,349 94

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$4,285,933 00	\$27,943 71	1-2	\$13,971 85
1883.....	Two years...	6,800 00	64 37	1-4	16 09
1884.....		5,950 00	38 70	3-4	29 01
1882.....	Three years..	1,727,195 00	13,598 06	1-6	2,266 34
1883.....		1,840,125 00	15,212 95	1-2	7,606 47
1884.....		2,153,638 00	16,466 86	5-6	13,722 35
1881.....	Four years...	500 00	4 25	1-8	53
1882.....		300 00	4 20	3-8	1 56
1883.....		....	....	..	....
1884.....		2,000 00	20 00	7-8	17 50
1880.....	Five years...	102,150 00	1,245 62	1-10	124 56
1881.....		250,430 00	2,921 72	3-10	876 51
1882.....		269,725 00	3,107 98	1-2	1,553 99
1883.....		177,909 00	2,072 55	7-10	1,450 75
1884.....		296,741 00	3,273 69	9-10	2,946 24
1884.....	Perpetual ...	28,266 00	1,299 75	$\frac{9}{100}$	1,234 75

Totals .....	\$11,147,662 00	\$87,274 41	..	\$45,818 50
Deduct amount reinsured.....	153,850 00	924 47	1-2	462 23

Totals .....	\$10,993,812 00	\$86,349 94	..	\$45,356 27
--------------	-----------------	-------------	----	-------------

Premiums received since the organization of the Company.....	\$1,636,370 93
Losses paid since the Company organized.....	603,012 77
Cash dividends paid stockholders.....	476,030 90
Stock owned by directors at par value.....	56,000 00
Losses incurred during the year.....	14,731 40
Loaned to officers and directors.....	16,700 00
Loaned to stockholders not officers.....	4,600 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$474,194 00
Premiums received.....	4,124 13
Losses paid.....	44 29
Losses incurred.....	44 29



## MANUFACTURERS AND BUILDERS FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, Nov. 22, 1870.

EDWARD V. LOEW, *President*.I. JAY NESTELL, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$57,000 00
Interest due and accrued on bond and mortgage loans.....	710 00
Value of lands mortgaged.....	\$51,000 00
Buildings (insured for \$38,500).....	82,500 00
Total .....	\$133,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4 p. c.....	\$92,200 00	\$113,406 00	
District of Columbia, 6 p. c.....	71,550 00	82,282 50	
RAILROAD BONDS—			
New York & Erie, 1st m.....	10,000 00	12,250 00	
New York, West Shore & B., 1st m	20,000 00	7,700 00	
RAILROAD STOCKS—			
Chicago, Rock Island & Pacific...	50,000 00	52,500 00	
N. Y. Central & Hudson River...	30,000 00	25,837 50	
Chicago & Northwestern.....	10,000 00	8,412 50	
Illinois Central.....	10,000 00	11,850 00	
“ “ leased line.....	1,700 00	1,445 00	
Delaware & Hudson Canal.....	11,600 00	7,888 00	
Chicago, Burlington & Quincy....	2,400 00	2,763 00	
Totals .....	\$309,450 00	\$326,334 50	\$326,334 50

# MANUFACTURERS AND BUILDERS FIRE INSURANCE CO. 193

## *Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Chi., Rock I. & Pac. R. R. stock	\$20,000	\$21,000	\$13,000	
Eleventh Ward Bank	2,750	3,300	2,500	
Eagle Fire Co	800	1,944	1,500	
Chi., Mil. & St. Paul R. R.	10,000	7,100	3,500	
Peoples Fire Insurance Co.	2,000	2,200	1,700	
Totals	\$35,550	\$35,544	\$22,200	\$22,200 00
Cash in Company's principal office				1,432 10
Cash deposited in bank				6,104 68
Interest due and accrued on stocks				1,500 00
Interest due and accrued on collateral loans				258 90
Gross premiums in course of collection				21,191 34
All other assets				731 97
Assets of the Company at their actual value				\$437,463 49

## III. LIABILITIES.

Losses adjusted and unpaid	\$1,616 89	
Losses reported and unadjusted	11,302 00	
Losses resisted	2,375 00	
Total amount of unpaid losses	\$15,293 89	
Deduct reinsurance	333 00	
Net amount of unpaid losses		\$14,960 89
Unearned premiums on risks, one year or less	\$84,237 32	
Unearned premiums on risks, more than one year	23,888 26	
Unearned premiums as computed above		108,125 58
Cash dividends to stockholders remaining unpaid		1,020 00
Commissions and brokerage		4,378 68
All other demands against the Company		1,899 93
Total liabilities except capital stock and surplus	\$130,385 08	
Capital stock	200,000 00	
Surplus beyond all liabilities	107,078 41	
Total liabilities, including capital and surplus		\$437,463 49

## IV. INCOME DURING THE YEAR.

Premiums received in cash	\$229,527 07	
Deduct reinsurance, rebate, abatement, and return premiums	18,707 79	
Actual cash premiums		\$210,819 28
Interest on bonds and mortgages		1,382 00
Interest on loans and bonds, and dividends on stocks		22,251 23
Rents		1,250 00
From all other sources		8,298 71
Actual cash income		\$244,001 22

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$10,492.81 occurring in previous years).....	\$105,427 29	
Deduct salvages and reinsurance.....	932 03	
Net amount paid for losses.....		\$104,495 26
Cash dividends.....		15,064 00
Commissions and brokerage.....		44,647 09
Salaries and fees.....		19,492 18
Taxes.....		4,305 31
All other payments.....		12,956 88
Actual cash expenditure .....		\$200,960 72

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$24,524,182	\$141,539 93
Written or renewed during the year.....	35,978,250	234,871 30
Totals .....	\$60,502,432	\$376,411 23
Deduct those expired and marked off.....	28,139,433	162,862 11
In force at the end of the year.....	\$32,362,999	\$213,549 12
Deduct amount reinsured.....	1,688,503	8,245 62
Net amount in force.....	\$30,674,496	\$205,303 50

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$23,978,596	\$168,474 64	1-2	\$84,237 32
1883.....	Two years.....	18,000	48 00	1-4	12 00
1884.....		35,250	238 40	3-4	178 80
1882.....	Three years....	1,433,920	5,552 64	1-6	925 44
1883.....		1,609,331	8,091 64	1-2	4,045 82
1884.....		3,094,104	18,536 95	5-6	15,447 45
1881.....	Four years.....	8,000	83 00	1-8	10 37
1882.....		7,300	58 00	3-8	21 75
1883.....		29,300	385 50	5-8	240 95
1884.....		15,050	151 00	7-8	132 13
1880.....	Five years.....	10,000	60 00	1-10	6 00
1881.....		47,000	333 80	3-10	100 14
1882.....		69,960	414 36	1-2	207 18
1883.....		14,042	138 83	7-10	97 16
1884.....		304,643	2,736 74	9-10	2,463 07
Totals.....		\$30,674,496	\$205,303 50		\$108,125 58

## MECHANICS FIRE INSURANCE COMPANY.

195

Premiums received since the organization of the Company.....	\$1,576,920 89
Losses paid since the Company organized.....	541,554 75
Cash dividends declared.....	254,000 00
Stock owned by directors at par value.....	78,500 00
Losses incurred during the year.....	108,603 30
Loaned to officers and directors.....	70,500 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$272,764 00
Premiums received.....	3,312 26
Losses paid.....	3,170 98
Losses incurred.....	2,196 73

## MECHANICS FIRE INSURANCE COMPANY,

BROOKLYN, NEW YORK.

Commenced Business, May 7, 1857.

JOHN K. OAKLEY, *President.*WALTER NICHOLS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$139,900 00
Interest accrued on bond and mortgage loans.....	1,713 67
Value of lands mortgaged.....	\$94,500 00
Buildings (insured for \$163,050).....	213,000 00
Total.....	\$307,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
<b>UNITED STATES BONDS—</b>			
United States 4 p. c., reg.....	\$168,000 00	\$204,750 00	
United States, 4 p. c., cou.....	3,000 00	3,686 25	
United States, 4½ p. c. cou.....	26,000 00	29,442 50	
<b>MISCELLANEOUS—</b>			
Peoples G. L. Co., Brooklyn, stock	5,000 00	4,250 00	
Salisbury R. R. Co., Penn., bonds.	500 00	500 00	
Totals .....	\$202,500 00	\$242,628 75	\$242,628 75

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Mechanics Bank, Brooklyn, stock	\$4,150	\$8,300	\$2,000	
“ “ “ “	2,300	4,600	1,700	
Montauk Fire Ins.Co., Brooklyn,s.	1,000	1,100	800	
Totals .....	\$7,450	\$14,000	\$4,500	\$4,500 00
Cash in principal office.....				1,693 70
Cash deposited in banks.....				23,243 22
Interest due and accrued on collateral loans.....				29 84
Gross premiums in due course of collection.....				19,835 85
Assets of the Company at their actual value.....				\$433,545 03

## III. LIABILITIES.

Losses adjusted and unpaid.....	None.	
Losses reported and unadjusted.....	\$25,346 00	
Total amount of unpaid losses.....	\$25,346 00	
Deduct salvages.....	1,211 93	
Net amount of unpaid losses.....		\$24,134 07
Unearned premiums on risks, one year or less.....	\$96,282 04	
Unearned premiums on risks, more than one year...	35,246 81	
Unearned premiums as computed above.....		131,528 85
Commissions and brokerage.....		2,000 00
Total liabilities, except capital stock and surplus.....		\$157,662 92
Capital stock.....		250,000 00
Surplus beyond all liabilities.....		25,882 11
Under special deposit in Georgia.....	\$9,167 02	
Total liabilities, including capital stock and surplus...		\$433,545 03

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$281,760 35	
Deduct reinsurance, rebate, abatement, and return premiums .....	56,155 65	
Actual cash premiums.....		\$225,604 70

Interest on bonds and mortgages.....	\$9,200 91
Interest on loans and bonds, and dividends on stocks.....	8,259 43
Actual cash income.....	\$243,065 04

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$24,756.65 occurring in previous years).....	\$148,640 53
Deduct reinsurance and salvage during the year....	6,337 80
Net amount paid for losses.....	\$142,302 73
Cash dividends.....	25,000 00
Commissions and brokerage.....	45,817 96
Salaries and fees.....	26,891 13
Taxes.....	5,949 36
All other payments.....	23,301 69
Actual cash expenditure.....	\$269,262 87

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$28,046,327 00	\$197,167 02
Written or renewed during the year.....	33,246,444 64	285,313 85
Totals .....	\$61,292,771 64	\$482,480 87
Deduct those expired and marked off, net. 30,013,227 46		223,062 09
In force at the end of the year.....	\$31,279,544 18	\$259,418 78
Deduct amount reinsured.....	930,719 25	6,666 47
Net amount in force.....	\$30,348,824 93	\$250,752 31

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$23,573,570 28	\$192,564 08	1-2	\$96,282 04
1883.....	Two years...	88,675 00	712 10	1-4	178 02
1884.....		69,860 00	676 30	3-4	507 23
1882.....	Three years..	1,246,759 13	11,196 43	1-6	1,866 08
1883.....		2,021,062 45	17,460 81	1-2	8,730 41
1884.....		2,680,435 08	22,625 54	5-6	18,854 62
1881.....	Four years...	5,000 00	124 34	1-8	15 54
1882.....		3,400 00	30 50	3-8	11 43
1883.....		6,700 00	161 50	5-8	100 94
1884.....		8,650 00	64 08	7-8	56 07
1880.....	Five years...			1-10	
1881.....		58,999 99	627 48	3-10	188 24
1882.....		125,457 00	1,293 78	1-2	646 89
1883.....		306,856 00	3,357 28	7-10	2,350 09
1884.....		150,775 00	1,793 78	9-10	1,714 40
1881.....	Six years....	1,000 00	31 81	1-3	10 60
1882.....		1,625 00	32 50	1-2	16 25
Totals .....		\$30,348,824 93	\$252,752 31		\$131,528 85



Premiums received since the organization of the Company.....	\$2,879,409 35
Losses paid since the Company organized.....	1,330,012 52
Cash dividends paid stockholders.....	503,000 00
Stock owned by the directors at par value.....	83,650 00
Losses incurred during the year.....	141,670 15
Loaned to stockholders not officers.....	2,000 00
Special deposit for the exclusive protection of policy-holders in the State of Georgia, \$25,000.00; liability, \$9,167.02.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$811,732 18
Premiums received.....	9,221 72
Losses paid.....	8,490 76
Losses incurred.....	6,712 43

## THE MERCHANTS INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April, 1858.

HENRY POWLES, *President.*J. R. MULLIKIN, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$146,131 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	421,587 00
Loans on bond and mortgage (first liens), more than one year's in- terest due (all in process of foreclosure).....	18,837 50
Interest due and accrued on bond and mortgage loans.....	9,581 96
Value of lands mortgaged.....	\$507,565 00
Buildings (insured for \$496,275).....	595,150 00
Total.....	\$1,102,715 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States reg., 4 p. c. ....	\$130,000 00	\$158,437 50	
“ “ coupon, 4 p. c. ....	2,000 00	2,457 50	
“ “ “ 4½ p. c. ....	2,000 00	2,267 50	
New Jersey, .....	1,000 00	1,170 00	
MUNICIPAL BONDS—			
Newark City, street improvement. .	100,000 00	120,000 00	
Jersey City, registered. ....	3,000 00	3,000 00	
East Orange, street improvement. .	19,500 00	21,060 00	
Elizabeth City, street improvement. .	16,000 00	8,000 00	
RAILROAD BONDS—			
Central R. R. of New Jersey. ....	25,000 00	25,000 00	
Newark & Bloomfield H. C. ....	10,000 00	10,600 00	
Orange & Newark H. C. ....	35,000 00	37,100 00	
Morris & Essex. ....	13,000 00	17,420 00	
MISCELLANEOUS—			
Long Branch Graded School, bds. .	15,000 00	18,000 00	
Union School Dis., No. 30, Essex Co., bonds. ....	1,800 00	1,872 00	
Citizens Gas Light Co., bonds. ....	13,500 00	13,770 00	
Citizens Gas Light Co., stock. ....	5,000 00	5,500 00	
Newark Gas Light Co., stock. ....	10,000 00	14,000 00	
Totals .....	\$401,800 00	\$459,654 50	\$459,654 50

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Newark & N. Y. R. R. Co., bds. .	\$4,500	\$4,950	\$2,500	
Union Bldg. & Loan Ass'n stock. .	500	700	500	
Newark City Nat. Bank stock. .	1,000	1,280	1,100	
National State Bank, stock. ....	1,650	1,980	1,500	
Nat. Newark Banking Co., stock .	500	635	1,000	
Newark City Nat. Bank, stock. .	500	640		
Newark Gas Light Co., stock. .	4,100	5,740	7,500	
Nat. Newark Banking Co., stock .	2,000	2,540		
Citizens Gas Light Co., stock. .	2,200	2,420	2,500	
American Ins. Co., stock. ....	370	592		
Man'f'rs Nat. Bank, stock. ....	4,000	3,000	2,500	
Yonkers Gas Light Co., stock. .	5,600	3,920	2,700	
Newark City Nat. Bank, stock. .	3,000	3,840	2,400	
Newark City Nat. Bank, stock. .	2,550	3,264	1,000	
N. Y., W. S. & B. R. R. Co. 1st mort., stock. ....	10,000	3,800	2,000	
N. Y., W. S. & B. R. R. Co. 1st mort., stock. ....	10,000	3,800	1,500	
Totals .....	\$52,470	\$43,101	\$28,700	28,700 00
Cash in Company's principal office. ....				4,524 82
Cash in bank. ....				41,070 70

Interest due and accrued on stocks and bonds.....	\$9,474 47
Interest due and accrued on collateral loans.....	356 17
Gross premiums in due course of collection.....	66,734 59
Rents due and accrued.....	1,036 68
Assets of the Company at their actual value.....	<u>\$1,207,589 39</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$30,742 41
Losses reported and unadjusted.....	25,058 97
Losses resisted.....	22,522 94
Total amount of unpaid losses.....	<u>\$78,324 32</u>
Unearned premiums on risks, one year or less.....	\$240,951 64
Unearned premiums on risks, more than one year....	124,897 80
Unearned premiums as computed above.....	365,849 44
Reclaimable on perpetual policies.....	480 00
Principal unpaid on scrip or certificates of profits.....	5,197 00
Interest due and declared remaining unpaid.....	1,365 95
Taxes.....	904 67
Commissions and brokerage.....	8,899 69
All other demands against the Company.....	5,866 26
Total liabilities except capital stock and surplus.....	<u>\$466,887 33</u>
Capital stock.....	400,000 00
Surplus beyond all liabilities.....	340,702 06
Under special deposit in Georgia.....	\$16,355 62
Total liabilities, including capital and surplus.....	<u>\$1,207,589 39</u>

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$656,817 96
Deduct reinsurance, rebate, abatement and return premiums.....	<u>74,598 69</u>
Actual cash premiums.....	\$582,219 27
Interest on bonds and mortgages.....	26,013 44
Interest on loans and bonds, and dividends on stocks.....	25,090 25
Rents.....	5,208 12
Actual cash income.....	<u>\$638,531 08</u>

## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (including \$52,252.98 occurring in previous years).....	\$395,458 11
Deduct salvages and reinsurance.....	<u>5,389 23</u>
Net amount paid for losses.....	\$390,068 88
Scrip or certificates of profit redeemed in cash.....	195 96
Cash dividends.....	44,000 00
Commissions and brokerage.....	116,364 09
Salaries and fees.....	29,059 50
Taxes.....	21,868 90
All other payments.....	51,621 33
Actual cash expenditure.....	<u>\$653,178 66</u>

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$64,636,690 00	\$678,424 54
Written or renewed during the year.....	61,176,233 00	659,691 75
Totals .....	\$125,812,923 00	\$1,338,116 29
Deduct those expired and marked off. . . .	59,217,642 00	618,466 59
In force at the end of the year.....	\$66,595,281 00	\$719,649 70
Deduct amount reinsured.....	600,892 00	6,889 89
Net amount in force.....	\$65,994,389 00	\$712,759 81

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$44,043,181	\$481,903 28	1-2	\$240,951 64
1883.....	Two years....	143,683	1,439 57	1-4	359 89
1884.....		113,981	1,078 19	3-4	808 64
1882.....	Three years...	4,690,679	43,219 25	1-6	7,203 21
1883.....		4,974,605	51,049 18	1-2	25,524 59
1884.....		5,513,795	58,338 95	5-6	48,615 79
1881.....	Four years....	68,390	697 69	1-8	87 21
1882.....		69 350	627 71	3-8	235 39
1883.....		113,775	1,088 57	5-8	680 36
1884.....		59,941	1,014 36	7-8	887 56
1880.....	Five years....	774,316	8,968 56	1-10	896 86
1881.....		1,095,469	12,540 43	3-10	3,762 13
1882.....		1,272,321	14,837 82	1-2	7,418 91
1883.....		1,443,734	16,550 59	7-10	11,585 41
1884.....		1,483,294	18,129 27	9-10	16,316 34
More than five years.....		84,075	1,276 39	....	515 51
Perpetual.....		19,800	.....	.....	.....
Totals .....		\$65,994,389	\$712,759 81	....	\$365,849 44

Premiums received since the organization of the Company.....	\$5,882,812 00
Losses paid since the Company organized.....	2,771,178 00
Cash dividends paid stockholders.....	524,219 00
Stock dividends declared.....	240,000 00
Stock owned by the directors at par value.....	68,200 00
Losses incurred during the year.....	407,457 78
Loaned to officers and directors.....	11,500 00
Loaned to stockholders, not officers.....	1,500 00
Amount deposited for the exclusive protection of policy-holders in the State of Georgia, \$25,000, liabilities, \$16,355.62.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,209,937 00
Premiums received.....	14,009 01
Losses paid.....	4,991 86
Losses incurred.....	4,212 51

## MERCHANTS INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, July, 1851.

W. T. BARTON, *President.*WM. P. GOODWIN, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due .....	\$20,500 00
Interest accrued on bond and mortgage loans.....	145 33
Value of lands mortgaged.....	\$26,500 00
Buildings (insured for \$20,300 00).....	\$26,500 00
Total .....	\$53,000 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
BANK STOCKS—			
National Bank of Commerce.....	\$80,000 00	\$82,400 00	
American National.....	50,000 00	48,000 00	
Merchants “ .....	20,000 00	26,800 00	
Globe “ .....	10,000 00	13,400 00	
Phoenix “ .....	10,000 00	18,000 00	
Mechanics “ .....	12,850 00	18,504 00	
Manufacturers “ .....	10,200 00	15,402 00	
MISCELLANEOUS—			
Providence Gas Co. stock.....	23,350 00	32,223 00	
Delaware & Hudson Canal Co. stk.	9,862 00	6,850 00	
Totals .....	\$226,262 00	\$261,579 00	261,579 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Phoenix Nat. Bank stk., Prov...	\$300	\$540 }	\$500
Am. Wood Paper Co. stk., Prov.	1,000	600 }	
Totals .....	\$1,300	\$1,140	\$500

500 00

Cash in Company's principal office.....	\$2,934 26
Cash deposited in banks.....	94,001 19
Interest due and accrued on collateral loans.....	689 35
Gross premiums in course of collection.....	25,223 35
All other assets.....	2,059 53
Assets of the Company at their actual value.....	\$407,632 51

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$17,657 99
Losses reported and unadjusted.....	8,300 00
Losses resisted.....	1,950 00
Total amount of unpaid losses.....	\$27,907 99
Unearned premiums on risks, one year or less.....	\$87,108 95
Unearned premiums on risks, more than one year....	37,053 74
Unearned premiums on marine risks.....	185 04
Unearned premiums as computed above.....	124,347 73
Due and accrued for salaries, etc.....	300 00
Commissions and brokerage.....	1,808 38
All other demands against the Company.....	200 93
Total liabilities except capital stock and surplus.....	\$154,565 03
Capital stock.....	200,000 00
Surplus beyond capital and all liabilities.....	53,067 48
Total liabilities, including capital and surplus.....	\$407,632 51

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$230,176 12	\$9,115 24	
Deduct reinsurance, rebate, abatements, and return premiums....	25,661 56	368 48	
Actual cash premiums.....	\$204,514 56	\$8,746 76	\$213,261 32
Interest on bonds and mortgages.....			566 83
Interest on loans and bonds, and dividends on stocks. ....			18,453 69
From all other sources.....			46 89
Actual cash income.....			\$232,328 73

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (inc. \$23,728.71 occurring in previous years)....	\$156,631 77	\$12,761 50	
Deduct salvages and reinsurance....	8,015 25	22 34	
Net amount paid for losses.....	\$148,616 52	\$12,739 16	\$161,355 68
Cash dividends.....			6,000 00
Commissions and brokerage.....			37,817 26
Salaries and fees.....			28,296 03
Taxes.....			6,952 48
Actual cash expenditure.....			\$240,421 45



## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$22,172,928	\$265,995 24
Written or renewed during the year.....	19,972,738	230,176 12
Totals .....	\$42,145,666	\$496,171 36
Deduct those expired and marked off.....	21,618,178	245,367 92
In force at the end of the year.....	\$20,527,488	\$250,803 44
Deduct amount reinsured.....	178,517	1,887 04
Net amount in force .....	\$20,348,971	\$248,916 40
	Marine and Inland.	Premiums.
	\$17,759 00	\$185 04

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$13,689,293	\$174,217 90	1-2	\$87,108 95
1883.....	Two years.....	94,869	961 18	1-4	240 29
1884.....		57,606	517 53	3-4	388 15
1882.....	Three years....	923,823	10,533 46	1-6	1,755 58
1883.....		1,176,812	12,695 84	1-2	6,347 92
1884.....		977,312	10,646 70	5-6	8,872 25
1881.....	Four years.....	229,995	2,330 50	1-8	291 31
1882.....		228,125	2,386 72	3-8	895 04
1883.....		201,560	2,103 91	5-8	1,314 90
1884.....		103,495	1,161 05	7-8	1,015 92
1880.....	Five years.....	488,398	5,766 78	1-10	576 68
1881.....		480,991	5,790 87	3-10	1,737 25
1882.....		592,913	7,153 70	1-2	3,576 85
1883.....		529,607	6,718 12	7-10	4,702 67
1884.....		574,172	5,932 14	9-10	5,338 93
Totals.....		\$20,348,971	\$248,916 40		\$124,162 69

Premiums received since the organization of the Company.....	\$5,053,916 64
Losses paid.....	3,470,914 84
Cash dividends paid stockholders.....	590,000 00
Stock owned by the directors at par value.....	49,400 00
Losses incurred during the year (fire, \$146,744.94; marine and inland, \$12,039.16).....	158,784 10

*Business in Connecticut, 1884.*

Fire risks taken (no inland) .....	\$667,776 00
Premiums received.....	7,723 38
Losses paid.....	5,672 45
Losses incurred .....	5,672 45

## MONTAUK FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, May 23, 1857.

DANIEL F. FERNALD, *President.*GEORGE F. MALBY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), more than one year's interest due.....	\$16,800 00
Interest due and accrued on bond and mortgage loans.....	75 00
Value of land mortgaged.....	\$16,000 00
Buildings (insured for \$15,225).....	21,500 00
Total .....	\$37,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4½ p. c. reg.....	\$10,000 00	\$11,300 00
“ 4 “ “ .....	128,000 00	156,480 00
“ 4 “ cou.....	5,000 00	6,118 75
RAILROAD STOCKS—		
Brooklyn City, Brooklyn.....	20,000 00	43,600 00
Broadway .....	3,500 00	7,525 00
Bushwick .....	2,000 00	3,200 00
BANK STOCKS—		
National City.....	10,000 00	30,000 00
Long Island.....	3,500 00	3,920 00
Nassau National.....	5,100 00	10,200 00
Mechanics.....	2,500 00	5,250 00
Bank of New York.....	3,300 00	5,445 00
First National.....	1,200 00	3,240 00
Commercial.....	600 00	750 00

MISCELLANEOUS—	Par Value.	Market Value.	
Nassau Gas Light Co., certificates.	\$5,000 00	\$4,550 00	
Long Island Loan & Trust Co. stk.	2,000 00	1,200 00	
Union Ferry Co. stock.....	1,300 00	1,846 00	
Totals .....	\$203,000 00	\$294,624 75	\$294,624 75

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Com. Bank of Brooklyn stock..	\$900	\$1,125	\$400	
Mechanics Bank, Brooklyn.....	1,500	3,150	1,700	
Totals .....	\$2,400	\$4,275	\$2,100	\$2,100 00
Cash deposited in bank.....				11,901 14
Interest due and accrued on collateral loans.....				12 00
Interest due and accrued on stocks.....				702 44
Gross premiums in course of collection.....				13,450 64
Assets at their actual value.....				\$339,665 97

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,340 70	
Losses reported and unadjusted.....	3,321 71	
Losses resisted.....	2,750 00	
Total.. amount of unpaid losses .....		\$16,412 41
Unearned premiums on risks, one year or less.....	\$55,781 47	
Unearned premiums on risks, more than one year...	9,626 80	
Unearned premiums as computed above .....		65,408 27
Due and accrued for salaries, rents, etc.....		875 00
Taxes.....		500 00
Commissions and brokerage.....		2,000 00
Total liabilities, except capital stock and surplus.....		\$85,195 68
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		54,470 29
Total liabilities, including capital and surplus.....		\$339,665 97

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$138,143 34	
Deduct reinsurance, rebate, abatements, and return premiums .....	15,994 13	
Actual cash premiums.. .....		\$122,149 21
Interest on bonds and mortgages.....		1,149 00
Interest on loans and bonds, and dividends on stocks.....		14,801 91
Actual cash income .....		\$138,100 12

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$13,306.20 occurring in previous years).....	\$79,061 82
Deduct salvages and reinsurance.....	1,268 09
Net amount paid for losses.....	\$77,793 73
Cash dividends.....	20,000 00
Commissions and brokerage.....	23,352 38
Salaries and fees.....	12,904 19
Taxes.....	1,696 68
All other payments.....	14,033 72
Actual cash expenditure.....	\$149,780 70

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$15,970,834	\$119,603 59
Written or renewed during the year.....	17,170,608	140,195 55
Totals.....	\$33,141,442	\$259,799 14
Deduct those expired and marked off.....	16,748,156	128,236 39
In force at the end of the year.....	\$16,393,286	\$131,562 75
Deduct amount reinsured.....	267,937	1,606 24
Net amount in force.....	\$16,125,349	\$129,956 51

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$13,447,956	\$111,562 94	1-2	\$55,781 47
1883.....	Two years.....	25,500	312 24	1-4	78 06
1884.....		25,250	219 76	3-4	164 82
1882.....	Three years....	633,299	3,833 81	1-6	638 97
1883.....		899,840	5,608 44	1-2	2,804 22
1884.....		783,652	5,504 61	5-6	4,587 18
1881.....	Four years.....	1,500	15 00	1-8	1 87
1882.....					
1883.....		12,500	81 73	5-8	51 08
1884.....		2,000	30 00	7-8	26 25
1880.....	Five years.....	75,495	892 71	1-10	89 27
1881.....		40,257	347 50	3-10	104 25
1882.....		50,200	477 60	1-2	238 80
1883.....		66,400	605 55	7-10	423 88
1884.....		61,500	464 62	9-10	418 15
Totals .....		\$16,125,349	\$129,956 51		\$65,408 27

Premiums received since the organization of the Company.....	\$2,141,041 00
Losses paid since the Company organized.....	1,031,137 00
Cash dividends declared .....	543,500 00
Stock dividends declared.....	50,000 00
Stock owned by directors at par value.....	86,100 00
Losses incurred during the year.....	80,900 94
Loaned to officers and directors.....	1,700 00
Loaned to stockholders not officers.....	1,700 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$361,169 00
Premiums received.....	3,159 69
Losses paid.....	2,207 44
Losses incurred .....	2,207 44

## NEWARK FIRE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, May 14, 1810.

CHARLES S. HAINES, *President.*JOHN J. HENRY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$250,000 00
---	--------------

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$54,300 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	252,027 58
Loans on bond and mortgage (first liens), more than one year's interest due.....	6,250 00
Interest due and accrued on bond and mortgage loans.....	5,039 57
Value of lands mortgaged.....	\$415,830 00
Buildings (insured for \$361,500.00).....	397,720 00
Total .....	\$813,550 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 3 p. c., reg. ....	\$146,000 00	\$148,190 00	
“ “ 4 “ “ .....	25,000 00	30,500 00	
“ “ 4½ p. c., reg. ....	50,000 00	56,500 00	
BANK STOCKS—			
National Newark Banking Co....	7,700 00	10,395 00	
Newark City National.....	13,250 00	17,887 50	
National State.....	11,400 00	13,680 00	
MISCELLANEOUS—			
Morris & Essex R. R. Co., stock..	20,000 00	23,500 00	
East Orange Improvement, bond..	5,193 41	5,518 00	
Totals .....	\$278,543 41	\$306,170 50	\$306,170 50

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Merchants Ins. Co., stock.....	\$2,500	\$3,500	\$2,500	
“ “ “ .....	1,000	1,400	1,000	
Bond and mort. of \$15,000 on property worth about \$30,000	15,000	15,000	4,500	
Howard Savings Bank book.... }	2,000	2,350	2,000	
Nat. Newark Bkg. Co., stock... }				
Totals .....	\$20,500	\$22,250	\$10,000	\$10,000 00
Cash in Company's principal office.....				1,275 59
Cash deposited in bank.....				27,705 26
Interest due and accrued on stocks.....				1,335 00
Interest due and accrued on collateral loans.....				236 80
Gross premiums in due course of collection.....				15,334 12
Bills receivable, not matured.....				1,546 73
Rents due and accrued.....				320 00
Assets of the Company at their actual value.....				\$681,541 15

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,789 38	
Losses reported and unadjusted.....	11,615 00	
Losses resisted.....	2,781 96	
Total amount of unpaid losses.....		\$17,186 34
Unearned premiums on risks, one year or less.....	\$67,793 69	
Unearned premiums on risks, more than one year...	37,888 69	
Unearned premiums as computed above.....		105,682 38
Cash dividends to stockholders remaining unpaid.....		7,670 51
Commissions and brokerage.....		3,066 82
Total liabilities, except capital stock and surplus.....	\$133,606 05	
Capital stock .....	250,000 00	
Surplus beyond all liabilities.....	297,935 10	
Total liabilities, including capital and surplus.....		\$681,541 15



## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$178,815 39	
Deduct reinsurance, rebate, abatement, and return premiums .....	17,944 05	
Actual cash premiums.....		\$160,871 34
Interest on bonds and mortgages.....		14,768 16
Interest on loans and bonds, and dividends on stocks.....		12,036 65
Rents.....		1,303 50
Actual cash income.....		\$188,979 65

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$16,553.19 occur- ring in previous years).....	\$96,354 19	
Deduct reinsurance .....	4,115 21	
Net amount paid for losses.....		\$92,238 98
Cash dividends.....		26,725 25
Commissions and brokerage.....		32,765 02
Salaries and fees.....		9,780 60
Taxes .....		7,650 29
All other payments.....		9,899 03
Actual cash expenditure.....		\$179,059 17

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$25,708,169	\$227,737 53
Written or renewed during the year.....	22,138,276	179,372 81
Totals .....	\$47,846,445	\$407,110 34
Deduct those expired and marked off.....	22,954,352	190,473 19
In force at the end of the year.....	\$24,892,093	\$216,637 15
Deduct amount reinsured.....	446,820	3,808 06
Net amount in force.....	\$24,445,273	\$212,829 09

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$15,746,523	\$135,587 38	1-2	\$67,793 69
1883.....	Two years....	49,437	372 38	1-4	93 09
1884.....		128,030	913 98	3-4	685 49
1882.....	Three years....	1,973,248	16,899 00	1-6	2,816 50
1883.....		1,981,576	16,918 56	1-2	8,459 28
1884.....		2,483,657	19,601 39	5-6	16,334 50
1881.....	Four years....	18,650	178 06	1-8	22 26
1882.....		28,375	272 27	3-8	102 10
1883.....		4,250	30 96	5-8	19 35
1884.....		3,850	38 05	7-8	33 29
1880.....	Five years....	527,506	5,564 27	1-10	556 43
1881.....		549,550	6,594 12	3-10	1,978 23
1882.....		363,933	3,892 00	1-2	1,946 00
1883.....		265,895	2,639 11	7-10	1,847 37
1884.....		320,793	3,327 56	9-10	2,994 80
Totals .....		\$24,445,273	\$212,829 09 ....		\$105,682 38
Premiums received since the organization of the Company.....					\$2,763,817 34
Losses paid since the Company organized.....					1,090,681 51
Cash dividends paid stockholders.....					478,051 00
Stock owned by the directors at par value.....					25,310 00
Losses incurred during the year.....					92,590 17

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$415,497 11
Premiums received.....	3,991 63
Losses paid.....	2,547 33
Losses incurred.....	2,153 64

## NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

Commenced Business, April, 1870.

J. A. WESTON, *President*.J. C. FRENCH, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	107,196 86
--	------------

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States .....	\$210,000 00	\$253,700 00
MUNICIPAL BONDS—		
Manchester, N. H., city, 6 p. c. ....	47,200 00	55,500 00
St. Louis, Mo., city, 6 p. c. ....	12,000 00	12,360 00
Chicago, Ill., city, 7 p. c., .....	10,000 00	12,000 00
Zanesville, Ohio, city, 8 p. c. ....	10,000 00	11,000 00
Marietta, Ohio, city, 8 p. c. ....	10,000 00	11,500 00
Concord, N. H., city, 6 p. c. ....	1,500 00	1,600 00
Brainerd Water Co., 7 p. c. ....	5,000 00	5,500 00
RAILROAD BONDS—		
Michigan Air Line, 8 p. c. ....	10,000 00	11,200 00
Maine Central, 6 p. c. ....	10,000 00	12,000 00
Bur. & Mo. River (in Iowa), 7 p. c.	10,000 00	11,500 00
Chic., Bur. & Quincy, 7 p. c. ....	15,000 00	19,200 00
“ “ “ 4 p. c., D. E.	10,000 00	9,300 00
Jackson, Lansing & Saginaw, 8 p. c.	10,000 00	11,200 00
N. Y. & N. E., 7 p. c. ....	10,000 00	10,400 00
N. Y. & N. E., 6 p. c. ....	10,000 00	9,400 00
Union Pacific, 8 p. c. ....	25,000 00	29,250 00

	Par Value.	Market Value.	
Union Pacific Trust, 5 p. c. ....	\$10,000 00	\$9,500 00	
Oregon Short Line, 6. p. c. ....	10,000 00	8,700 00	
Boston, Concord & Montreal, 6 p. c	62,000 00	66,340 00	
Chic., Clinton & Dub. Min., 7 p. c	10,000 00	12,000 00	
State of New Hampshire, 6 p. c...	10,000 00	13,000 00	
Hillsboro, Co., N. H., 6 p. c. ....	5,000 00	5,600 00	
C. & W. Michigan, 5 p. c. ....	25,000 00	22,000 00	
RAILROAD STOCKS—			
Suncook Valley. ....	4,000 00	4,600 00	
N. Y. Central & Hudson River...	10,000 00	8,400 00	
Norwich & Worcester. ....	3,100 00	4,960 00	
Pemigewasset Valley. ....	26,000 00	28,600 00	
Chicago, Burlington & Quincy....	44,000 00	50,600 00	
BANK STOCK—			
Mer. Nat., Manchester, N. H. ....	10,000 00	12,500 00	
Totals .....	\$644,800 00	\$733,410 00	\$733,410 00

*Loans on Collaterals.*

	Par Value.	Market Value.	Amt. Loaned.
Chic. & W. Mich. R. R., stock..	\$2,500	\$1,000 00	100 00
Boston, Concord & Montreal R.			
R., preferred stock. ....	22,500	20,250 00	12,000 00
Man. & Lawrence R. R., stock.	800	1,320 00	\$3,000 00
Moline Plow Co., Moline, Ill., stk	2,000	3,000 00	
Nashua Card & Glazed Paper Co.s	2,500	3,750 00	2,750 00
N. Y. Cen. & H. R. R., stock..	5,000	4,250 00	7,200 00
L. Shore & Mich. S. R. R., stock	5,000	3,000 00	
Manchester Mills, stock. ....	500	650	3,000 00
Boston Water Power Co. stock..		600	
Peop. Sav. Bk. Book No. 632,			
Man., N. H., bal. \$2,419.42		2,419 42	
Man. & Lawrence R. R. stock..	10,000	16,500 00	10,000 00
Chic., Bur. & Quincy R. R., stk	12,000	13,680 00	10,000 00
Chic., Bur. & Quincy R. R., stk	5,000	5,700 00	6,500 00
Nash. Card & Glazed Pap. Co. stk	1,500	2,250 00	
Pullman Palace Car Co., stock..	3,600	3,780 00	3,100 00
Amoskeag Mfg. Co., stock. ....	1,000	1,897 50	1,562 50
Guar. Sav. Bk., Man., N. H., stk	1,200	1,200 00	1,000 00
N. Y. Cen. & H. R. R. R., stk.	2,400	2,040 00	2,050 00
Chic., Bur. & Quincy R. R., stk	400	560 00	
Guar. Sav. Bk., Man., N. H., stk	1,400	1,400 00	

Total. ....	\$79,300	\$89,246 92	\$62,262 50	62,262 50
Cash in Company's office. ....				3,308 97
Cash in bank. ....				39,767 20
Interest due and accrued on stocks and bonds. ....				5,258 00
Interest due and accrued on collateral loans. ....				1,915 00
Gross premiums in due course of collection. ....				61,461 42

Assets of the Company at their actual value. .... \$1,014,579 95

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$27,300 00	
Losses reported and unadjusted.....	11,140 50	
Losses resisted.....	2,300 00	
Total amount of unpaid losses.....		\$40,740 50
Unearned premiums on risks, one year or less.....	\$155,216 21	
Unearned premiums on risks, more than one year...	92,270 47	
Total unearned premiums as computed above.....		\$247,486 68
Commissions and brokerage.....		12,292 27
Total liabilities, except capital stock and surplus.....		\$300,519 45
Capital stock.....		500,000 00
Surplus beyond all liabilities.....		214,060 50
Total liabilities, including capital and surplus.....		\$1,014,579 95

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$563,253 90	
Deduct reinsurance, rebate, abatements, and return premium .....	98,478 12	
Actual cash premiums.....		\$464,775 78
Interest on loans and bonds, and dividends on stocks.....		49,481 37
Actual cash income.....		\$514,257 15

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$278,617 46
Cash dividends.....	40,000 00
Commissions and brokerage.....	88,863 20
Salaries and fees.....	24,025 03
Taxes .....	15,678 03
All other payments.....	28,886 67
Actual cash expenditure.....	\$476,070 39

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$37,874,200	\$456,118 58
Written or renewed during the year.....	49,834,340	560,658 90
Totals .....	\$87,708,540	\$1,016,777 48
Deduct those expired and marked off....	44,677,749	511,559 16
In force at the end of the year.....	\$43,030,791	\$505,218 32
Deduct amount reinsured.....	2,016,400	21,372 87
Net amount in force.....	\$41,024,391	\$483,845 45

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$25,395,270	\$310,432 42	1-2	\$155,216 21
1883.....	} Two years.....	101,123	1,093 97	1-4	274 49
1884.....		116,947	1,159 05	3-4	869 28
1882.....	} Three years....	618,388	9,322 88	1-6	1,553 81
1883.....		1,034,840	10,202 90	1-2	5,101 45
1884.....		1,370,891	16,660 18	5-6	13,883 45
1881.....	} Four years.....	943,497	9,032 64	1-8	1,129 08
1882.....		1,403,574	14,209 58	3-8	5,328 08
1883.....		918,677	9,129 07	5-8	5,705 65
1884.....		1,163,523	12,592 87	7-8	11,018 70
1880.....	} Five years.....	1,462,888	17,047 28	1-10	1,704 72
1881.....		1,402,277	16,331 66	3-10	4,899 48
1882.....		1,540,220	17,624 93	1-2	8,824 46
1883.....		1,537,743	15,637 91	7-10	10,946 53
1884.....		2,014,533	23,368 11	9-10	21,031 29
Totals.....		\$41,024,391	\$483,845 45	....	\$247,486 68
Premiums received since the organization of the Company.....					\$3,197,902 00
Losses paid since the Company organized.....					1,686,113 33
Cash dividends paid stockholders.....					284,000 00
Stock owned by directors at par value.....					200,000 00
Losses incurred during the year.....					264,925 68

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,267,429 00
Premiums received.....	20,740 68
Losses paid.....	18,486 83
Losses incurred.....	10,085 58



## NEW YORK BOWERY FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, September, 1833.

JOHN A. DELANOY, JR., *President.*HENRY GRIFFEN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$44,700 00
Interest due and accrued on bond and mortgage loans.....	335 25
Value of lands mortgaged.....	\$50,000 00
Buildings (insured for \$58,600.00).....	75,000 00
Total .....	\$125,000 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg., 4 p. c.....	\$150,000 00	\$184,500 00	
United States cou., 4 p. c.....	380,000 00	467,400 00	
United States cou., 4½ p. c.....	40,000 00	45,600 00	
RAILROAD STOCKS—			
New York Central.....	20,000 00	18,000 00	
Delaware, Lackawanna & West'n.	10,000 00	9,000 00	
Totals .....	\$600,000 00	\$724,500 00	\$724,500 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Union Pacific R. R. s. f. bonds..	\$1,000	\$1,160	\$1,000
Chesapeake & Ohio R. R. "A" bd	1,000	1,040	700
Bowery Savings Bank book....	700	700	500
Michigan Central R. R. stock...	11,600	6,300	4,500
Oriental Bank stock.....	1,250	1,650	1,250

	Par Value.	Market Value.	Amt. Loaned.	
Chesapeake & Ohio R. R. "A" bd	\$1,000	\$1,040	}	\$1,600
Elizabeth, Lex. & Big Sandy bonds	1,000	820		
Rensselaer & Saratoga R. R. "	1,000	1,300		1,000
Wabash & Pacific R. R. "	1,000	700	}	1,000
N. Y., L. E. & W. R. R. "	1,000	700		
Chatham National Bank stock..	2,500	3,750		3,000
Louisville & Nash. R. R., 1st m.	5,000	5,700	}	27,000
Chi., St. P. & Omaha R. R., 1st m.	5,000	5,600		
Mich. So. & Lake Shore R. R. stock	20,000	12,000		
Metropolitan Elevated R. R. "	5,000	4,500		
Butchers & Drivers Bank "	1,000	1,500		
Oriental Bank "	1,000	1,350		
Union Pacific R. R. "	2,000	1,000		
Totals .....	\$62,050	\$50,810	\$41,550	\$41,550 00
Cash in principal office.....				22,183 07
Cash deposited in bank.....				2,103 52
Interest due and accrued on collateral loans.....				1,230 00
Gross premiums in due course of collection.....				48,667 22
Assets of the Company at their actual value.....				\$885,269 06

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$40,000 00	
Losses reported and unadjusted.....	27,638 00	
Losses resisted.....	2,750 00	
Total amount of unpaid losses.....		\$70,388 00
Unearned premiums on risks, one year or less.....	\$147,215 43	
Unearned premiums on risks, more than one year...	71,142 85	
Unearned premiums as computed above.....		\$218,358 28
Due and accrued for salaries, etc.....		1,000 00
Commissions and brokerage.....		11,408 34
Taxes.....		900 00
Borrowed money due and to become due.....		30,900 00
Total liabilities, except capital stock and surplus.....		\$339,954 62
Capital stock.....		300,000 00
Surplus beyond all liabilities.....		252,314 44
Total liabilities, including capital and surplus.....		\$885,269 06

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$434,374 23	
Deduct reinsurance, rebate, abatement, and return premiums .....	15,385 56	
Actual cash premiums.....		\$418,988 67
Interest on bonds and mortgages.....		2,637 00
Interest on loans and bonds, and dividends on stocks.....		30,514 56
Actual cash income.....		\$452,140 23

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$50,813.63 occurring in previous years).....	\$304,568 56
Deduct salvages and reinsurance.....	11,496 00
Net amount paid for losses.....	\$293,072 56
Cash dividends.....	36,000 00
Commissions and brokerage.....	97,115 66
Salaries, fees, &c.....	35,800 00
Taxes.....	10,243 59
All other payments.....	12,553 51
Actual cash expenditure.....	\$484,785 32

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$54,051,016	\$356,409 97
Written or renewed during the year.....	51,457,476	452,041 45
Total.....	\$105,508,492	\$808,451 42
Deduct those expired and marked off.....	47,079,182	368,283 41
In force at the end of the year.....	\$58,429,310	\$440,168 01
Deduct amount reinsured.....	2,004,930	22,853 00
Net amount in force.....	\$56,424,380	\$417,315 01

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$37,951,560	\$294,430 87	1-2	\$147,215 43
1883.....	Two years...	277,030	1,524 82	1-4	381 20
1884.....		83,000	475 98	3-4	357 01
1882.....	Three years..	3,547,490	21,506 96	1-6	3,584 49
1883.....		4,300,500	25,798 22	1-2	12,894 11
1884.....		5,796,033	36,527 56	5-6	30,439 63
1881.....	Four years...	32,700	174 38	1-8	21 80
1882.....		14,500	229 00	3-8	85 87
1883.....		274,515	1,972 77	5-8	1,233 00
1884.....		154,145	1,192 24	7-8	1,043 21
1880.....	Five years...	382,708	2,282 91	1-10	228 29
1881.....		503,120	3,927 22	3-10	1,178 16
1882.....		1,086,113	7,605 16	1-2	3,802 58
1883.....		1,024,816	9,033 59	7-10	6,323 50
1884.....		996,150	10,633 33	9-10	9,570 00
Totals .....		\$56,424,380	\$417,315 01	..	\$218,358 28

Premiums received since the organization of the Company.....	\$6,184,241 00
Losses paid since the Company organized.....	2,713.965 00
Cash dividends paid stockholders.....	2,708,500 00
Stock owned by directors at par value.....	64,575 00
Losses incurred during the year.....	318,338 06
Loaned to stockholders, not officers.....	27,000 00
Loaned to officers and directors.....	1,000 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,350,547 99
Premiums received.....	14,986 29
Losses paid.....	8,013 97
Losses incurred.....	6,002 46

---

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, August, 1850.

PETER NOTMAN, *President.*

WEST POLLOCK, *Secretary.*

*Attorney in Connecticut,* INSURANCE COMMISSIONER.

---

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$500,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$22,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	99,100 00
Interest due and accrued on bond and mortgage loans.....	2,973 00
Value of lands mortgaged.....	\$138,250 00
Buildings (insured for \$65,250.00)....	65,250 00
Total.....	\$203,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States, 6 p. c., cur., reg....	\$33,000 00	\$43,890 00
“ “ 4 p. c., reg., 1907..	365,000 00	445,300 00
“ “ 4½ p. c., reg., 1891	135,000 00	152,550 00
“ “ 4 p. c. cou, 1907...	215,000 00	262,300 00
MUNICIPAL BONDS—		
Jersey City, 7 p. c., coupon, 1913.	8,000 00	8,960 00
BANK STOCK—		
Amer. exchange Nat. Bank.....	25,000 00	29,500 00
RAILROAD BONDS—		
L. E. & W., 6 p. c., 1st m., 1919..	15,000 00	12,450 00
Lafayette, Bloomington & Muncie, 1st mort., 6 p. c.....	35,000 00	28,000 00
Gulf, Col. & Santa Fe, 1st m., 7 p. c	15,000 00	16,950 00
Ohio Central, 1st mort., 6 p. c....	25,000 00	14,500 00
St. L., Iron Mt., C. & F., 7 p. c. 1891	50,000 00	53,500 00
Chic., Mil. & St. P., 6 p. c., 1910.	50,000 00	54,500 00
Albany & Susq. 1st mortgage con. 1906, 7 p. c.....	50,000 00	62,500 00
N. Y., Chicago & St. Louis.....	50,000 00	46,250 00
MISCELLANEOUS—		
Del. & Hudson Canal Co.'s bonds, 1st mort. con., 1894, 7 p. c..	20,000 00	23,400 00
Del. & Hudson Canal Co.'s stock.	23,300 00	16,310 00
Dundee Water Power & Land Co.'s bonds, 7 p. c.....	20,000 00	21,000 00
N. Y. Gas Light Co.'s stock.....	20,000 00	32,000 00
Chateaugay Iron & Ore Co.'s bds.	15,000 00	15,000 00
Totals .....	\$1,169,300 00	\$1,338,860 00
Cash in Company's principal office.....		3,148 00
Cash deposited in bank.....		149,377 42
Interest due and accrued on stocks.....		14,175 00
Premiums in course of collection.....		220,052 48
All other property.....		1,911 49
Assets at their actual value.....		\$1,851,597 39

## III. LIABILITIES.

Losses adjusted and unpaid.....	} \$158,975 61	
Losses reported and unadjusted.....		
Losses resisted.....		7,280 00
Total amount of unpaid losses.....		\$166,255 61
Unearned premiums on risks, one year or less.....	\$466,255 34	
Unearned premiums on risks, more than one year...	377,135 55	
Unearned premiums as computed above.....		\$843,390 89

Cash dividends to stockholders remaining unpaid.....	\$503 00
Commissions and brokerage, and all other liabilities.....	10,000 00
Total liabilities, except capital stock and surplus.....	\$1,020,149 50
Capital stock.....	500,000 00
Surplus beyond all liabilities.....	331,447 89
Under special deposits in various States.....	\$14,735 24
Total liabilities, including capital and surplus.....	\$1,851,597 39

#### IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,603,599 74
Deduct reinsurance, rebate, abatement, and return premiums.....	299,926 45
Actual cash premiums.....	\$1,303,673 29
Interest on bonds and mortgages.....	6,234 00
Interest and dividends on stocks, collateral loans, etc.....	72,265 52
Rents.....	1,759 52
Actual cash income.....	\$1,383,932 33

#### V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$962,478 71
Deduct salvages and reinsurance.....	104,436 52
Net amount paid for losses.....	\$858,042 19
Cash dividends paid stockholders.....	49,812 00
Commissions and brokerage.....	229,170 92
Salaries, fees, etc.....	95,948 00
Taxes.....	29,301 00
All other payments.....	111,236 79
Actual cash expenditure.....	\$1,373,510 90

#### VI. MISCELLANEOUS.

<i>Risks and Premiums.</i>		Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$151,459,759	\$1,500,939 16	
Written or renewed during the year.....	161,138,553	1,652,627 25	
Totals.....	\$312,598,312	\$3,153,566 41	
Deduct those expired and marked off.....	144,670,322	1,439,291 32	
In force at the end of the year.....	\$167,927,990	\$1,714,275 09	
Deduct amount reinsured.....	10,107,710	119,381 02	
Net amount in force.....	\$157,820,280	\$1,594,894 07	



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$83,591,107	\$932,510 69	1-2	\$466,255 34
1883.....	Two years.....	2,808,878	18,041 27	1-4	4,510 32
1884.....		3,295,851	21,462 04	3-4	16,096 53
1882.....	Three years....	11,410,695	98,523 11	1-6	16,420 52
1883.....		14,245,600	120,373 39	1-2	60,186 69
1884.....		18,488,876	153,533 26	5-6	127,944 38
1881.....	Four years.....	267,514	3,062 62	1-8	382 83
1882.....		691,153	6,215 30	3-8	2,330 73
1883.....		1,091,299	10,485 85	5-8	6,553 65
1884.....		1,822,240	14,027 50	7-8	12,274 07
1880.....	Five years.....	2,134,761	25,541 49	1-10	2,554 15
1881.....		3,871,888	29,262 66	3-10	8,778 79
1882.....		3,687,481	39,885 31	1-2	19,942 65
1883.....		4,555,980	53,061 93	7-10	37,143 35
1884.....		5,856,957	68,907 65	9-10	62,016 89
Totals.....		\$157,820,280	\$1,594,894 07 ....		\$843,390 89

Premiums received since the organization of the Company.....	\$17,173,129 45
Losses paid since the organization of the Company.....	9,314,744 16
Cash dividends paid stockholders.....	1,834,000 00
Stock owned by directors at par value.....	204,800 00
Losses incurred during the year.....	855,062 72
Special deposits for the exclusive protection of policy-holders in the States of Georgia, \$25,000.00, liabilities, \$4,519.67; Virginia, \$25,000.00, liabilities, \$8,262.14; North Carolina, \$10,000.00, liabilities, \$1,953.43.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$2,826,196 00
Premiums received.....	32,022 21
Losses paid.....	13,798 38
Losses incurred.....	12,071 24

## NORTHWESTERN NATIONAL INSURANCE COMPANY,

MILWAUKEE, WIS.

Commenced Business, July 1, 1869.

ALEXANDER MITCHELL, *President.*JOHN P. MCGREGOR, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	600,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$247,500 00
Interest accrued on bond and mortgage loans.....	2,089 68
Value of lands mortgaged.....	\$350,500 00
Buildings (insured for \$253,750).....	417,000 00
Total.....	\$767,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS			
United States, 4 p. c., reg.....	\$220,000 00	\$268,000 00	
“ “ 4½ p. c., reg.....	100,000 00	113,000 00	
“ “ 6 p. c., currency...	100,000 00	131,000 00	
RAILROAD BONDS—			
C., M. & St. P., 1st m., C.div., 7 p. c	150,000 00	192,000 00	
C., M. & St. P., 1st m., P. du C. d., 8 p. c	15,000 00	19,500 00	
MUNICIPAL BONDS—			
Milwaukee County, 8 p. c.....	16,200 00	18,468 00	
Milwaukee City water, 7 p. c.....	4,000 00	4,480 00	
Totals.....	\$605,200 00	\$746,448 00	\$746,448 00

Cash in Company's principal office.....	\$5,714 14
Cash deposited in bank.....	181,977 36
Interest accrued on stocks and bonds.....	1,034 60
Gross premiums in due course of collection.....	41,768 92
All other property of the Company.....	5,173 95
Assets at their actual value.....	<u>\$1,231,706 65</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$22,923 93
Losses reported and unadjusted.....	30,090 00
Losses resisted.....	3,225 00
Total amount of unpaid losses.....	<u>\$56,238 93</u>
Unearned premiums on risks, one year or less.....	\$153,025 57
Unearned premiums on risks, more than one year...	196,554 16
Unearned premiums on marine and inland risks.....	500 00
Unearned premiums as computed above.....	<u>350,079 73</u>
Commissions and brokerage.....	6,683 03
All other demands against the Company.....	4,775 92
Total liabilities, except capital stock and surplus.....	<u>\$417,777 61</u>
Capital stock.....	600,000 00
Surplus beyond all liabilities.....	<u>213,929 04</u>
Total liabilities, including capital and surplus.....	<u>\$1,231,706 65</u>

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$518,635 54	\$27,851 25	
Deduct reinsurance, rebate, abatement, and return premiums.....	53,604 42	9,277 06	
Actual cash premiums.....	<u>\$465,031 12</u>	<u>\$18,574 19</u>	\$483,605 31
Interest on bonds and mortgages.....			11,695 74
Interest and dividends on loans, stocks and bonds.....			38,329 23
Actual cash income.....			<u>\$533,630 28</u>

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$40,399.97 of previous years).....	\$240,533 45	\$15,640 93	
Deduct salvages and reinsurance.....	423 21	2,965 75	
Net amount paid for losses.....	<u>\$240,110 24</u>	<u>\$12,675 18</u>	\$252,785 42
Cash dividends.....			60,000 00
Commissions and brokerage.....			82,068 64
Salaries and fees.....			42,780 81
Taxes.....			12,314 20
All other payments.....			43,238 95
Actual cash expenditure.....			<u>\$493,188 02</u>

## VI. MISCELLANEOUS.

	Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$44,563,224	\$547,008 42
Written or renewed during the year.....	47,561,795	520,580 87
Total.....	\$92,125,019	\$1,067,589 29
Deduct those expired and marked off....	39,460,287	418,926 23
In force at the end of the year.....	\$52,664,732	\$648,663 06
Deduct amount reinsured.....	196,607	2,320 03
Net amount in force.....	\$52,468,125	\$646,343 03
	Marine and Inland.	Premiums.
	\$75,000 00	\$500 00

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$24,968,088	\$306,051 14	1-2	\$153,025 57
.....	} Two years...	....	....	..	....
.....		....	....	..	....
1882.....	} Three years...	5,131,078	58,274 76	1-6	9,712 46
1883.....		6,524,636	77,075 08	1-2	38,537 54
1884.....		8,367,841	94,808 52	5-6	79,007 10
.....	} Four years...	....	....	..	....
.....		....	....	..	....
.....		....	....	..	....
1880.....	} Five years...	568,817	8,089 44	1-10	808 94
1881.....		878,877	13,069 15	3-10	3,920 74
1882.....		1,652,561	24,287 89	1-2	12,143 94
1883.....		1,982,104	28,974 53	7-10	20,282 17
1884.....		2,394,123	35,712 52	9-10	32,141 27
Totals.....		\$52,468,125	\$646,343 03	..	\$349,579 73

Premiums received since the organization of the Company.....	\$5,706,275 45
Losses paid since the Company organized.....	3,112,935 78
Cash dividends paid stockholders.....	567,000 00
Stock dividends declared.....	174,000 00
Stock owned by directors at par value.....	292,400 00
Losses incurred during the year (fire, \$255,087.45; marine and inland, \$10,184.69) .....	252,272 14

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$377,016 00
Premiums received.....	4,749 88
Losses paid.....	3,072 80
Losses incurred.....	3,072 80

## PARK FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, March, 1853.

WILLIAM JAFFRAY, *President.*WILLIAM VALENTINE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4½ p. c., reg.....	\$20,000 00	\$22,550 00	
“ “ 6 p. c., reg.....	200,000 00	263,800 00	
Totals .....	\$220,000 00	\$286,350 00	\$286,350 00
Cash deposited in bank.....			5,642 06
Interest due and accrued on stocks and bonds.....			6,000 00
Gross premiums in due course of collection.....			4,724 21
Assets of the Company at their actual value.....			\$302,716 27

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,985 00
Unearned premiums on risks, one year or less.....	\$27,189 23
Unearned premiums on risks, more than one year...	5,396 14
Unearned premiums as computed above.....	32,585 37
Due and accrued for salaries, etc.....	833 32
Commissions and brokerage.....	822 30
Total liabilities, except capital stock and surplus.....	\$39,225 99
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	63,490 28
Total liabilities, including capital and surplus.....	\$302,716 27

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$65,165 76	
Deduct reinsurance, rebate, abatement, and return premiums.....	4,762 93	
Actual cash premiums.....		\$60,402 83
Interest on loans and bonds, and dividends on stocks.....		12,900 00
City taxes returned.....		956 16
Actual cash income.....		\$74,258 99

## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (including \$2,600 occurring in previous years)..	\$27,114 56
Cash dividends.....	20,000 00
Commissions and brokerage.....	11,429 33
Salaries and fees.....	10,277 78
Taxes.....	1,321 90
All other payments.....	6,959 58
Actual cash expenditure.....	\$77,103 15

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$8,157,619	\$66,139 03
Written or renewed during the year.....	11,157,308	64,429 45
Total.....	\$19,314,927	\$130,568 48
Deduct those expired and marked off.....	10,573,619	65,647 62
In force at the end of the year.....	\$8,741,308	\$64,920 86
Deduct amount reinsured.....	215,725	835 47
Net amount in force.....	\$8,525,583	\$64,085 39

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$6,461,712	\$54,378 47	1-2	\$27,189 23
1883.....	Two years...	14,300	27 32	1-4	6 83
1884.....		28,700	22 81	3-4	17 10
1882.....	Three years...	553,945	2,707 33	1-6	4 51
1883.....		696,225	3,344 11	1-2	1,672 05
1884.....		980,426	4,403 32	5-6	3,669 40
.....	Four years.....	.....	.....	.....	.....
.....		.....	.....	.....	.....
.....		.....	.....	.....	.....
.....		.....	.....	.....	.....
.....	Five years.....	.....	.....	.....	.....
.....		.....	.....	.....	.....
1883.....		6,000	37 50	7-10	26 25
.....		.....	.....	.....	.....
Totals.....		\$8,741,308	\$64,920 86	..	\$32,585 37



Premiums received since the organization of the Company.....	\$2,649,173 25
Losses paid since the organization of the Company.....	1,290,337 43
Cash dividends paid stockholders.....	764,000 00
Stock owned by the directors at par value.....	43,700 00
Losses incurred during the year.....	26,013 50

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$233,105 00
Premiums received.....	1,302 79
Losses paid.....	102 40
Losses incurred.....	102 40

## PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, April, 1825.

JOHN DEVEREUX, *President.*JOHN L. THOMSON, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$115,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	172,570 00
Interest accrued on bond and mortgage loans.....	3,009 23
Value of property (insured for \$127,000)..	\$506,500

*Stocks and Bonds Owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States, 3½ p. c. ....	\$1,000 00	\$1,015 00
MUNICIPAL BONDS—		
Philadelphia City. ....	50,000 00	63,310 00
Harrisburg City, 6 p. c. ....	18,000 00	20,880 00
St. Louis City, 6 p. c. ....	25,000 00	28,500 00
Camden County, 6 p. c. ....	12,000 00	13,200 00
Cincinnati City, 7 3-10 p. c. ....	38,000 00	49,780 00
“ “ 7 p. c. ....	10,000 00	12,250 00
“ “ 6 p. c. ....	5,000 00	5,500 00
Pittsburgh City, 7 p. c., water. ....	50,000 00	61,960 00
“ “ 7 p. c., Stant. Av. ....	10,000 00	10,116 67
Newark City, 7 p. c. ....	20,000 00	23,350 00
RAILROAD BONDS—		
Phil., Wil. & Balt. tr. cer., 4 p. c. ....	100,000 00	95,500 00
“ “ “ 6 p. c. ....	10,000 00	11,100 00
Phil. & Erie, gen. mort. 5 p. c. ....	75,000 00	78,187 50
Penn. con., 5 p. c. ....	71,000 00	33,740 00
“ “ mort., 6 p. c. ....	28,000 00	75,260 00
United Companies of N. J., con. mort., 6 p. c. ....	60,000 00	67,200 00
Easton & Amboy, con., 5 p. c. ....	50,000 00	54,000 00
Phil. & Reading, con., 7 p. c. ....	20,000 00	23,200 00
“ “ 1st m., 6 p. c. ....	17,500 00	21,000 00
“ “ gen. m., 6 p. c. ....	75,000 00	52,500 00
“ “ car tr., 6 p. c. ....	35,000 00	35,700 00
“ “ rec. cert., 6 p. c. ....	20,000 00	20,600 00
North Penn., 1st mort., 6 p. c. ....	40,000 00	41,200 00
Lehigh Valley, 1st mort., 6 p. c. ....	33,000 00	39,700 00
“ “ con. mort., 6 p. c. ....	22,000 00	26,950 00
Elmira & Williamsp't, 1st m. 6 p. c. ....	25,000 00	29,000 00
West Jersey, 1st mort., 7 p. c. ....	10,000 00	12,200 00
Penn. & N. Y. Canal & R. R. Co., 7 p. c. ....	24,000 00	30,720 00
Delaware, mort., 6 p. c. ....	15,000 00	17,400 00
Western Penn., 1st m., 6 p. c. ....	4,000 00	4,280 00
Chic. & Western Ind., 6 p. c. ....	30,000 00	33,000 00
“ “ “ g. m., 6 p. c. ....	20,000 00	20,500 00
Jacksonville Southeast'n, g m., 6 p. c. ....	30,000 00	27,600 00
Sham., Sunb'y & Lewisb'g, 5 p. c. ....	20,000 00	20,000 00
Corning, Cowanesque & Antrim, 6 p. c. ....	30,000 00	30,300 00
T. H. & L., ex. m., 6 p. c. ....	50,000 00	52,500 00
N. Y. & Long Branch, 5 p. c. ....	25,000 00	25,112 50
Northern Pac., gen. mort., 6 p. c. ....	40,000 00	41,200 00
Superior St., 1st m., 6 p. c. ....	10,000 00	10,100 00
Bellefonte, Nittany & Lemont, mor 6 p. c. ....	20,000 00	22,000 00

	Par Value.	Market Value.
<b>BANK STOCKS—</b>		
Philadelphia National.....	\$20,000 00	\$42,000 00
<b>MISCELLANEOUS—</b>		
Phil. & R. Coal & Iron Co., 7 p.c..	20,000 00	10,840 00
Amer. Steamship Co. of Phil., 6 p. c	15,000 00	15,675 00
Schuylkill Nav. Co., 1st m., loan..	8,000 00	8,300 00
“ “ 2d m., loan..	12,700 00	9,730 00
Lehigh C. & N. Co., 6 p. c. g. loan	20,000 00	21,900 00
Ches. & Del. Can. Co., 1st m., 6 p.c	10,000 00	8,300 00
Del. Div. Can. Co., 6 p. c., loan..	20,000 00	20,600 00
The Penn. Co., 6 p. c. loan.....	12,000 00	12,900 00
The Car Trust of Penn., 6 p. c., l'n	13,000 00	13,065 00
The N. J. Car Tr., 7 p. c., loan...	2,000 00	2,011 66
The Cen. N. J. Car Tr., 6 p. c., loan	8,000 00	8,120 00
The N. Y. & P. Car Tr. As., 7 p.c., l'n	72,000 00	72,420 00
Car Trust of N. Y., No. 2, 6 p. c. l'n	20,000 00	20,400 00
Cen. R. R. Co. of N. J. Car Trust		
Ass., 6 p. c., loan.....	30,000 00	30,450 00
Iron Mountain Car Tr., 6 p. c., l'n	5,000 00	5,025 00
Col. Rolling Stock Tr., 7 p. c., loan	20,000 00	20,466 67
Manayunk Gas Co., stock.....	1,000 00	1,030 00
Totals .....	\$1,557,200 00	\$1,664,845 00
		\$1,664,845 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Penn. R. R. Co., stock.....	\$3,750	\$3,778 12	\$3,800
Lehigh Valley R. R. Co., stock.	25,000	29,250 00	25,000
Germantown Pass. R'y Co., stock	50,000	73,000 00	50,000
Del. & Bound Brook R. R., stk.	50,000	62,500 00	50,000
Central R. R. of N. J., stock...	70,000	27,475 00	50,000
Bethlehem Iron Company stock.	30,000	20,400 00	
Pennsylvania R. R. Co., stock..	10,000	10,075 00	
Lehigh Valley R. R. Co., stock.	5,000	5,850 00	50,000
Lehigh Coal & Nav. Co., stock.	20,000	15,600 00	
N. Y., C. & St. L., C. T., 7 p. c.	32,000	32,000 00	
Central Car Tr., special, 6 p. c.	5,000	5,000 00	50,000
Lehigh C. & N., g. m., 4½ p. c.	8,000	8,320 00	
Pitts. & L. E. R. R. Co., 1st m.,			
6 p. c.....	50,000	59,000 00	7,000
Reading, gen. mort., 6 p. c.....	10,000	7,000 00	
Penn. R. R., gen. m., 6 p. c.....	2,000	2,460 00	
Totals .....	\$370,750	\$361,708 12	\$285,800
			\$285,800 00
Cash in Company's principal office.....			643 86
Cash deposited in bank.....			63,742 20
Interest due and accrued on collateral loans.....			708 00
Gross premiums in course of collection.....			90,749 92
Assets of the Company at their actual value.....			\$2,397,068 21

## III. LIABILITIES.

Net amount of unpaid losses.....		\$99,283 77
Unearned premiums on risks, one year or less.....	\$292,390 39	
Unearned premiums on risks, more than one year...	218,194 88	
Unearned premiums as computed above.....		510,585 27
Reclaimable on perpetual fire policies.....		467,277 33
Commissions and brokerage.....		18,149 98
Total liabilities, except capital stock and surplus.....		\$1,095,296 35
Capital stock.....		400,000 00
Surplus beyond all liabilities.....		901,771 86
Total liabilities, including capital and surplus.....		\$2,397,068 21

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$964,478 46	
Deduct reinsurance, rebate, abatement, and return premiums.....	128,979 40	
Actual cash premiums.....		\$835,499 06
Interest on bonds and mortgages.....		9,323 02
Interest on bonds and loans, and dividends on stocks.....		107,450 65
Rents.....		250 00
From all other sources.....		717 49
Deposit premiums received for perpetual risks.....	\$22,030 92	
Actual cash income.....		\$953,240 22

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$71,117.67 occurring in previous years ..		\$564,166 75
Cash dividends.....		40,000 00
Commissions and brokerage.....		187,077 52
Salaries and fees.....		26,903 51
Taxes.....		23,570 48
All other payments.....		52,461 24
Deposit premiums returned on perpetual risks.....	\$7,512 56	
Actual cash expenditure.....		\$894,179 50

## VI. MISCELLANEOUS.

*Fire Risks and Premiums (excluding Perpetuals).*

	Fire	Premiums.
In force on the 31st day of December of the preceding year.....	\$79,892,538	\$972,598 13
Written or renewed during the year.....	73,331,751	979,674 65
Totals.....	\$153,224,289	\$1,952,272 78
Deduct those expired and marked off.....	70,155,727	910,895 92
In force at the end of the year.....	\$83,068,562	\$1,041,376 86
Deduct amount reinsured.....	2,634,638	42,231 73
Net amount in force.....	\$80,433,924	\$999,145 13

*Perpetual Risks.*

	Risks.	Total Deposits.
Perpetual risks in force on the 31st December, 1883.	\$18,680,865	\$486,871 60
Perpetual risks written during the year.....	880,530	22,030 92
Totals .....	\$19,561,395	\$508,902 52
Deduct those marked off.....	266,850	7,512 56
In force December 31, 1884.....	\$19,294,545	\$501,389 96

*Recapitulation of Fire Risks and Premiums (other than Perpetuals.)*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$45,443,538	\$584,780 79	1-2	\$292,390 39
1883.....	Two years....	127,512	1,598 40	1-4	399 60
1884.....		282,900	3,219 65	3-4	2,414 74
1882.....		6,150,930	64,877 20	1-6	10,816 20
1883.....	Three years...	6,638,500	65,600 96	1-2	32,800 48
1884.....		7,074,420	79,329 36	5-6	66,110 14
1881.....		370,472	4,150 42	1-8	518 80
1882.....	Four years....	522,450	5,652 30	3-8	2,119 35
1883.....		660,542	7,040 50	5-8	4,400 31
1884.....		420,863	4,723 35	7-8	4,132 93
1880.....	Five years....	2,000,200	27,250 10	1-10	2,725 01
1881.....		2,230,500	30,100 10	3-10	9,030 03
1882.....		3,000,510	40,952 75	1-2	20,476 37
1883.....		2,450,570	33,600 57	7-10	25,520 40
1884.....		2,489,334	33,683 33	9-10	30,315 00
1878-1884...	Seven years....	570,683	12,565 35	..	6,415 52
Totals .....		\$80,433,924	\$999,145 13	..	\$510,585 27
Premiums received since the organization of the Company.....					\$11,964,984 00
Losses paid since the Company organized.....					7,877,586 75
Cash dividends paid stockholders.....					2,179,000 00
Stock owned by directors at par value.....					60,500 00
Losses incurred during the year.....					594,676 82

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$834,741 35
Premiums received.....	11,423 95
Losses paid.....	1,349 28
Losses incurred.....	1,345 04

## PEOPLES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, April 23, 1851.

F. V. PRICE, *President.*A. C. MILNE, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$10,500 00
Interest accrued on bond and mortgage loans.....	180 00
Value of lands mortgaged.....	\$20,500 00
Buildings (insured for \$10,000).....	12,000 00
Total .....	\$32,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. reg.....	\$159,000 00	\$193,980 00	
“ “ 6 “ “ cur.....	20,000 00	25,800 00	
RAILROAD BONDS—			
Union Pacific 1st mortgage.....	20,000 00	22,200 00	
“ “ sinking fund.....	10,000 00	11,700 00	
Northern Pacific 1st mortgage....	20,000 00	20,000 00	
Kansas Pacific 1st con. mortgage..	20,000 00	18,400 00	
International & Gt. Northern mort.	10,000 00	7,500 00	
RAILROAD STOCKS—			
Union Pacific.....	12,000 00	5,400 00	
New York Central & Hudson River	15,000 00	12,750 00	
Second Avenue .....	700 00	1,225 00	
BANK STOCKS—			
National Bank of Commerce.....	10,000 00	14,500 00	
Peoples .....	2,500 00	3,750 00	
Totals .....	\$299,200 00	\$337,205 00	\$337,205 00



*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
American Merch. Union Ex. stk.	\$5,000	\$4,250	\$3,700	
N. Y., L.E. & Western R. R. bd.	1,000	1,000	300	
Totals .....	\$6,000	\$5,250	\$4,000	\$4,000 00
Cash in Company's principal office.....				1,371 06
Cash in bank.....				20,704 61
Interest accrued on stocks and bonds.....				4,175 00
Interest accrued on collateral loans.....				127 50
Gross premiums in due course of collection.....				24,356 64
Assets at their actual value.....				\$402,619 81

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$21,216 22	
Losses reported and unadjusted.....	7,075 00	
Losses resisted.....	500 00	
Total losses.....	\$28,791 22	
Deduct reinsurance.....	2,500 00	
Net amount of unpaid losses.....		\$26,291 22
Unearned premiums on risks, one year or less.....	\$76,138 19	
Unearned premiums on risks, more than one year...	23,151 20	
Unearned premiums as computed above.....		99,289 39
Taxes.....		500 00
Commissions and brokerage.....		6,319 02
Return premiums and rent.....		2,888 52
Total liabilities, except capital stock and surplus.....		\$135,288 15
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		67,331 66
Total liabilities, including capital and surplus.....		\$402,619 81

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$216,852 01	
Deduct reinsurance, rebate, abatement, and return premiums.....	21,311 87	
Actual cash premiums.....		\$195,540 14
Interest on bonds and mortgages.....		1,263 66
Interest on loans and bonds, and dividends on stocks.....		15,094 35
Actual cash income.....		\$211,898 15

## V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (including \$8,524.06 occurring in previous years).....	\$110,704 32	
Deduct salvages and reinsurance.....	2,095 33	
Net amount paid for losses.....		\$108,608 99

Cash dividends.....	\$20,000 00
Commissions and brokerage.....	42,292 30
Salaries and fees.....	13,110 02
Taxes.....	2,864 42
All other payments .....	13,792 39
Actual cash expenditure.....	\$200,668 12

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$17,157,922	\$149,604 11
Written or renewed during the year.....	26,357,350	223,523 85
Total .....	\$43,515,272	\$373,127 96
Deduct those expired and marked off.....	19,061,530	179,049 47
In force at the end of the year.....	\$24,453,742	\$194,078 49
Deduct amount reinsured.....	609,915	6,208 24
Net amount in force.....	\$23,843,827	\$187,870 25

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$19,960,961	\$152,276 39	1-2	\$76,138 19
1883.....	Two years.....	23,550	306 97	1-4	76 74
1884.....		35,925	456 16	3-4	342 12
1882.....	Three years....	532,053	3,999 46	1-6	666 57
1883.....		988,193	8,789 77	1-2	4,394 88
1884.....		1,682,238	16,119 63	5-6	13,433 00
1881.....	Four years.....	3,100	34 57	1-8	4 32
1882.....		....	....	..	....
1883.....		1,000	9 60	5-8	6 00
1884.....		9,150	77 52	7-8	67 63
1880.....	Five years.....	4,500	58 78	1-10	5 88
1881.....		170,263	930 75	3-10	279 23
1882.....		33,025	319 88	1-2	159 94
1883.....		140,822	1,633 96	7-10	1,143 77
1884.....		259,047	2,856 81	9-10	2,571 12

Totals ..... \$23,843,827 \$187,870 25 .. \$99,289 39

Premiums received since the organization of the Company .....	\$2,389,380 41
Losses paid since the Company organized .....	1,160,303 55
Cash dividends paid stockholders.....	498,000 00
Stock owned by directors at par value.....	46,500 00
Losses incurred during the year.....	126,774 92
Loaned to stockholders.....	4,000 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland) . . . . .	\$462,723 00
Premiums received . . . . .	5,424 65
Losses paid . . . . .	8,073 41
Losses incurred . . . . .	8,979 83

## PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, September 10, 1853.

STEPHEN CROWELL, *President.*PHILANDER SHAW, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of guarantee capital authorized . . . . .	\$1,000,000 00
Whole amount of capital actually paid up in cash . . . . .	1,000,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered . . . . .	\$329,550 00
Loans on bond and mortgage (first liens), not more than one year's interest due . . . . .	328,150 00
Interest due and accrued on bond and mortgage loans . . . . .	5,856 93
Value of lands mortgaged . . . . .	\$217,050 00
Buildings (insured for \$319,400) . . . . .	369,350 00
Total . . . . .	\$586,400 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, 4 p. c., reg. . . . .	\$437,500 00	\$538,125 00
“ “ 4½ p. c., reg. . . . .	250,000 00	283,125 00
“ “ 3 p. c., reg. . . . .	200,000 00	203,000 00
“ “ currency, 6 p. c., . . . . .	50,000 00	65,000 00

	Par Value.	Market Value.
Tennessee.....	\$45,000 00	\$18,900 00
Mississippi warrants.....	20,000 00	20,000 00
Virginia deferred certificates.....	14,772 33	1,477 23
MUNICIPAL BONDS—		
City of Brooklyn, 6 p. c.....	15,000 00	20,250 00
“ “ park loan, 7 p. c.	6,000 00	8,700 00
RAILROAD STOCKS—		
Brooklyn City.....	50,000 00	110,000 00
Central Park N. & E.....	15,000 00	22,500 00
Ninth Avenue N. & E.....	10,000 00	10,800 00
Christopher & Tenth Streets.....	10,000 00	15,000 00
Broadway & Seventh Avenue.....	5,000 00	8,750 00
Second Avenue.....	10,000 00	20,000 00
Twenty-third Street.....	9,500 00	17,860 00
Broadway, Brooklyn.....	5,600 00	12,320 00
Atlantic Avenue, Brooklyn.....	14,900 00	24,249 75
Hudson River & N. Y. Central...	50,000 00	45,000 00
RAILROAD BONDS—		
Houston & Texas.....	3,000 00	3,273 75
Long Island.....	100,000 00	102,000 00
Long Island City & Flushing.....	15,000 00	15,000 00
New York, Chicago & St. Louis..	100,000 00	100,000 00
Central New Jersey.....	3,000 00	3,300 00
South Side, L. I. ....	25,000 00	27,500 00
Smithtown & Port Jefferson.....	10,000 00	11,000 00
Toledo, Ann Arbor & Gd. Trunk.	75,000 00	75,000 00
GAS COMPANY STOCKS—		
Citizens, Brooklyn.....	23,160 00	20,844 00
Nassau “ .....	22,500 00	27,000 00
New York Mutual, New York....	28,500 00	35,625 00
Peoples, Brooklyn.....	2,950 00	2,507 50
Brooklyn, Brooklyn.....	8,800 00	11,440 00
Municipal, New York.....	13,800 00	28,980 00
New York, “ .....	12,600 00	20,160 00
Fulton Municipal, New York.....	15,000 00	23,025 00
GAS COMPANY BONDS—		
Nassau, Brooklyn, certificates.....	17,000 00	17,000 00
New York Mutual, New York....	37,000 00	39,220 00
Peoples, Brooklyn, 7 p. c.....	52,000 00	57,200 00
“ “ 6 p. c.....	10,000 00	10,000 00
New York Equitable, New York..	10,000 00	10,250 00
BANK STOCKS—		
Commercial, Brooklyn.....	4,800 00	6,432 00
Merchants National, New York...	650 00	812 50
Metropolitan “ “ ...	50,000 00	25,000 00
Am. Exchange “ “ ...	50,000 00	60,000 00
Central “ “ ...	20,000 00	24,000 00
Nat. Shoe & Leather, “ ...	5,000 00	6,750 00

	Par Value.	Market Value.	
St. Nicholas, New York...	\$25,000 00	\$33,750 00	
Nat. Bk. of the Republic, " ...	28,700 00	34,440 00	
Nat. Bank of Commerce, " ...	8,700 00	13,050 00	
Fourth National, " ...	20,000 00	24,000 00	
Mechanics " " ...	1,000 00	1,300 00	
Mercantile " " ...	10,000 00	11,500 00	
National Park, " ...	10,000 00	14,500 00	
Mechanics, Brooklyn.....	14,500 00	31,175 00	
National City, " .....	4,650 00	13,950 00	
Brooklyn Trust Co., Brooklyn...	6,250 00	12,812 50	
MISCELLANEOUS—			
Western Union Telegraph Co. stk.	50,000 00	30,000 00	
Totals .....	\$2,111,832 33	\$2,428,854 23	\$2,428,854 23

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Fireman's Trust Ins. Co. stock...	\$500	\$250 00 }	\$1,100
Market Nat. Bank, N. Y., stock.	700	980 00 }	
People Gas L. Co., Brooklyn, bds	4,000	4,400 00	3,500
Standard Fire Ins. Co., N. Y., stk	1,500	1,500 00	1,200
Home " " " "	800	992 00 }	1,500
Hamilton " " " "	750	825 00 }	
Am. Ex. " " " "	500	550 00	400
Citizens National Bank, " "	750	900 00 }	3,000
Hanover " " " "	2,500	3,550 00 }	
Chi., Bur. & Quincy R. R. " "	500	575 00	500
Williamsburgh Fire Ins. Co. " "	2,000	4,200 00	3,000
Central Pacific R. R. Co. bonds.	2,000	2,240 00	1,950
N. Y. National Exchange Bk. stk	1,800	1,980 00 }	1,800
Watkins Automatic Tel. Co. " "	450	112 50 }	
Home Fire Ins. Co., N. Y., " "	1,500	1,860 00	900
Knoxville Water Works bonds..	6,000	6,120 00 }	5,000
" " " " stocks..	5,000	1,750 00 }	
Manhattan Gas L. Co., N. Y., stk	5,000	13,000 00	9,250
United States bonds, 4 p. c. cou..	1,000	1,230 00	1,000
National Park Bank, N. Y., stock	4,000	5,800 00 }	8,000
Nat. Bk. of Commerce, " "	2,000	3,000 00 }	
Brooklyn City R. R. Co. " "	1,500	3,300 00	1,500
N. Y. City stk., Cen. Park loan.	2,000	2,400 00	1,000
Detroit, Mack. & Marq. R.R. bds.	100,000	70,000 00 }	100,000
Nash., Chat. & St. L. R. R. bds.	20,000	20,000 00 }	
East Tenn., Va. & Ga. R. R. bds.	50,000	22,500 00 }	
Metropolitan Nat. Bank stock...	10,000	5,000 00 }	
Assignment of mort. on property in Macon street, Brooklyn....	25,000	25,000 00	5,000
Totals .....	\$251,750	\$204,014 50	\$149,600 \$149,600 00



Cash in principal office.....	\$1,168 05
Cash in banks.....	545,271 17
Interest due and accrued on stocks.....	13,237 51
Interest due and accrued on collateral loans.....	5,200 60
Gross premiums in due course of collection.....	580,084 90
Bills receivable, taken for fire, marine and inland risks.....	17,302 01
Rents.....	3,372 62
Assets at their actual value.....	\$4,407,648 02

## III. LIABILITIES.

Losses adjusted and unpaid.....	None.
Losses reported and unadjusted.....	\$267,781 07
Losses resisted.....	20,046 80
Total amount of unpaid losses.....	\$287,827 87
Unearned premiums on risks, one year or less.....	\$878,760 85
Unearned premiums on risks, more than one year....	1,414,173 52
Unearned premiums on marine and inland risks.....	98,051 60
Unearned premiums as computed above.....	2,390,985 97
Due and accrued for salaries, etc.....	3,000 00
Commissions and brokerage.....	80,394 46
All other demands against the Company.....	4,448 54
Total liabilities, except capital stock and surplus.....	\$2,766,656 84
Capital stock.....	1,000,000 00
Surplus beyond all liabilities.....	640,991 18
Under special deposits in various States.....	\$126,678 51
Total liabilities, including capital and surplus.....	\$4,407,648 02

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.....	\$4,020,231 54	\$1,029,892 10
Deduct reinsurance, rebate, abatements, and return premiums....	607,157 85	142,555 57
Actual cash premiums.....	\$3,413,073 69	\$887,336 53
Interest on bonds and mortgages.....		17,701 60
Interest on loans and bonds, and dividends on stocks.....		120,774 73
Rents.....		10,071 40
All other sources.....		3,461 75
Actual cash income.....		\$4,452,419 70

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.
Amt. paid for losses (including \$204,905.95 occurring in previous years).....	\$1,849,652 68	\$697,648 33
Deduct salvages and reinsurance....	158,835 76	48,689 88
Net amount paid for losses.....	\$1,690,816 92	\$648,958 45
		\$2,339,775 37



Cash dividends.....	\$100,000 00
Commissions and brokerage .....	792,794 98
Salaries, fees, etc .....	255,026 17
Taxes .....	58,148 80
All other payments.....	352,335 78
Actual cash expenditure.....	\$3,898,081 10

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$287,915,609	\$3,194,928 03
Written or renewed during the year.....	378,692,883	4,039,272 59
Totals .....	\$666,608,492	\$7,234,200 62
Deduct those expired and marked off.....	297,525,359	2,786,968 27
In force at the end of the year.....	\$369,083,133	\$4,447,232 35
Deduct amount reinsured.....	12,988,379	153,317 16
Net amount in force.....	\$356,094,754	\$4,293,915 19
	Marine and Inland.	Premiums.
	\$13,728,967	\$102,420 69

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$168,928,173	\$1,757,521 70	1-2	\$878,760 85
1883.....	Two years.....	2,263,954	15,156 25	1-4	3,789 06
1884.....		2,147,908	21,029 64	3-4	15,772 23
1882.....	Three years....	19,991,138	178,104 73	1-6	29,684 12
1883.....		26,049,864	233,981 36	1-2	116,990 68
1884.....		28,471,991	272,426 32	5-6	227,021 93
1881.....		331,935	3,894 74	1-8	486 84
1882.....	Four years.....	1,048,399	5,804 73	3-8	2,176 77
1883.....		563,756	6,786 42	5-8	4,241 50
1884.....		807,496	9,120 74	7-8	7,980 64
1880.....		13,493,682	202,016 36	1-10	20,201 63
1881.....	Five years.....	18,374,643	258,760 94	3-10	77,628 28
1882.....		22,955,874	353,873 04	1-2	176,936 52
1883.....		35,900,810	730,468 24	7-10	511,327 74
1884.....		14,708,971	243,926 25	9-10	219,533 58
1880.....	Six years.....	3,000	23 67	3-12	5 91
1881.....		10,000	75 00	5-12	31 25
1879.....	Seven years....	5,000	47 80	3-14	10 24
1880.....		29,500	612 50	5-14	218 74
1881.....		5,500	250 00	1-2	125 00
.....		.....	.....	.....	.....
1879.....	Eight years....	3,160	34 76	5-16	10 86
Totals .....		\$356,094,754	\$4,293,915 19	..	\$2,292,934 37

Premiums received since the organization of the Company.....	\$45,930,913 05
Losses paid since the Company organized.....	23,249,858 93
Cash dividends paid stockholders.....	2,614,000 00
Stock owned by directors at par value.....	141,950 00
Losses incurred during the year.....	2,388,791 13
Loaned to officers and directors.....	73,000 00
Loaned to stockholders not officers.....	15,100 00
Special deposits for the exclusive protection of policy-holders in the States of Virginia, \$50,000.00, liabilities, \$19,960.35; North Carolina, \$10,000.00, liabilities, 5,069.76; Georgia, \$25,000.00, liabilities, \$9,418.39; Mississippi, \$25,000.00, liabilities, \$48,596.68; Canada, \$100,000, liabilities, \$27,333.53; Oregon, \$50,000.00, liabilities, \$16,389.80.	

*Business in Connecticut, 1884.*

	Fire.	Marine and Inland.
Risks taken.....	\$2,020,318 00	\$731,925 00
Premiums received.....	22,475 46	2,599 24
Losses paid.....	11,949 84	....
Losses incurred.....	13,951 28	....

## PRESCOTT INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, January 15, 1873.

FRANKLIN GREENE, *President.*FRANCIS H. STEVENS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II. ASSETS

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
BANK STOCKS—		
National Webster.....	\$45,000 00	\$52,537 50
Atlas National.....	11,200 00	12,880 00
Elliott National.....	20,300 00	24,563 00
National Eagle.....	1,000 00	1,102 50
Merchandise National.....	10,000 00	9,650 00
Market National.....	12,500 00	11,281 25
New England National.....	5,000 00	6,900 00
Fremont National.....	12,000 00	12,315 00
Second National.....	12,500 00	18,875 00
Blackstone National.....	4,800 00	4,896 00
State National.....	10,000 00	11,825 00
Globe National.....	10,000 00	9,550 00
Merchants National.....	6,000 00	8,325 00
MUNICIPAL BONDS—		
City of Cincinnati, 7 $\frac{3}{8}$ p. c., bds..	25,000 00	31,500 00
RAILROAD BONDS—		
Boston & Lowell, 7 p. c.....	25,000 00	30,000 00
Northern Pacific, 6 p. c., terminal.	30,000 00	30,000 00
Kansas City, Law. & So., 6 p. c...	25,000 00	27,250 00
Cin., Ind., St. L. & Chicago, 6 p. c.	10,000 00	10,000 00
Totals.....	\$275,300 00	\$313,450 25
		\$313,450 25

Cash in Company's principal office.....	\$8,922 12
Cash deposited in banks.....	10,561 69
Interest due and accrued on stocks.....	2,233 32
Gross premiums in course of collection.....	17,767 94
Assets of the Company at their actual value.....	<u>\$352,935 32</u>

### III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,337 68
Losses reported and unadjusted.....	4,550 00
Losses resisted.....	500 00
Total amount of unpaid losses.....	<u>\$15,387 68</u>
Unearned premiums on risks, one year or less.....	\$75,382 88
Unearned premiums on risks, more than one year....	42,894 33
Unearned premiums as computed above.....	118,277 21
Commissions and brokerage.....	3,683 65
Total liabilities except capital stock and surplus.....	<u>\$137,348 54</u>
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	15,586 78
Total liabilities, including capital stock and surplus...	<u>\$352,935 32</u>

### IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$211,618 85
Deduct reinsurance, rebate, abatements, and return premiums .....	27,053 44
Actual cash premiums.. ..	<u>\$184,565 41</u>
Interest on loans and bonds, and dividends on stocks.....	16,454 27
Actual cash income .....	<u>\$201,019 68</u>

### V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$24,533.47 occurring in previous years).....	\$137,034 58
Deduct salvage and reinsurance.....	1,000 34
Net amount paid for losses.....	<u>\$136,034 24</u>
Cash dividends.....	6,000 00
Commissions and brokerage.....	34,589 84
Salaries and fees.....	11,566 00
Taxes.....	3,079 14
All other payments.....	12,468 68
Actual cash expenditure.....	<u>\$203,737 90</u>

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$19,715,386	\$230,769 47
Written or renewed during the year.....	17,666,497	210,020 44
Totals .....	\$37,381,883	\$440,789 91
Deduct those expired and marked off.....	17,704,897	198,790 67
In force at the end of the year.....	\$19,676,986	\$241,999 24
Deduct amount reinsured.....	494,776	7,286 41
Net amount in force .....	\$19,182,210	\$234,712 83

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$11,036,352	\$150,765 77	1-2	\$75,382 88
1883.....	Two years.....	11,200	91 00	1-4	22 75
1884.....		1,100	6 05	3-4	4 54
1882.....	Three years....	1,091,486	11,569 96	1-6	1,928 33
1883.....		983,721	10,649 06	1-2	5,324 53
1884.....		1,108,014	12,362 69	5-6	10,302 24
1881.....	Four years.....	26,050	282 72	1-8	35 34
1882.....		15,985	157 35	3-8	59 00
1883.....		10,925	104 75	5-8	65 47
1884.....		14,450	223 27	7-8	195 36
1880.....	Five years.....	745,475	8,204 11	1-10	820 41
1881.....		802,723	9,249 05	3-10	2,774 71
1882.....		1,230,857	10,321 61	1-2	5,160 80
1883.....		1,336,784	12,260 22	7-10	8,582 15
1884.....		767,088	8,465 22	9-10	7,618 70
Totals.....		\$19,182,210	\$234,712 83	....	\$118,277 21

Premiums received since the organization of the Company.....	\$1,924,616 70
Losses paid since the organization of the Company.....	1,065,528 79
Cash dividends paid stockholders.....	182,000 00
Stock owned by directors at par value.....	107,300 00
Losses incurred during the year.....	126,498 74

*Business in Connecticut, 1884.*

Fire risks taken (no inland) .....	\$463,450 00
Premiums received.....	7,147 58
Losses paid.....	7,217 20
Losses incurred.....	7,217 20

## PROVIDENCE WASHINGTON INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, 1799.

J. H. DEWOLF, *President.*J. B. BRANCH, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States, 4 p. c., reg.....	\$75,000 00	\$91,875 00
“ “ 4 p. c., coupon.....	30,000 00	36,450 00
“ “ 6 p. c., 1895, cur... ..	1,000 00	1,250 00
“ “ 6 p. c., 1896, “ ...	2,000 00	2,540 00
“ “ 6 p. c., 1897, “ ...	3,000 00	3,870 00
“ “ 6 p. c., 1898, “ ...	43,000 00	55,900 00
“ “ 6 p. c., 1899, “ ...	11,000 00	14,410 00
RAILROAD BONDS—		
Union Pacific, 1st mort.....	10,000 00	11,400 00
N. Y., Prov. & Boston.....	25,000 00	32,500 00
Rensselaer & Saratoga.....	12,000 00	15,900 00
BANK STOCKS—		
National Bank of Commerce, N. Y.	5,000 00	7,100 00
American National, Providence...	40,000 00	37,600 00
Blackstone Canal Nat., “ ...	40,000 00	41,600 00
Commercial “ “ ...	15,000 00	14,700 00
Lime Rock “ “ ...	10,000 00	10,600 00
Merchants “ “ ...	25,000 00	32,250 00
Mechanics “ “ ...	10,000 00	14,200 00
National Bank of Commerce, Prov.	15,000 00	15,300 00
Nat. Bank of North Amer., Prov..	15,000 00	18,000 00
Weybosset National.....	10,000 00	13,000 00



	Par Value.	Market Value.	
<b>GAS COMPANY STOCKS—</b>			
New York Mutual, New York....	\$30,000 00	\$37,500 00	
Providence .....	25,000 00	34,500 00	
Bath, Bath, Me.....	5,000 00	5,000 00	
<b>MISCELLANEOUS—</b>			
City of Boston, 6 p. c. bonds.....	30,000 00	34,875 00	
Chicago & Alton R. R. Co., stock.	20,000 00	25,600 00	
What Cheer Corporation.....	20,000 00	26,000 00	
Totals .....	\$527,000 00	\$633,920 00	\$633,920 00
Cash in principal office.....			169 40
Cash deposited in banks.....			50,483 70
Gross premiums in due course of collection.....			110,793 08
Bills receivable, for fire, marine, and inland risks.....			92,017 36
Assets of the Company at their actual value.....			\$887,383 54

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$11,756 82	
Losses reported and unadjusted.....	114,528 33	
Losses resisted.....	14,372 58	
Total amount of unpaid losses.....	\$140,657 73	
Deduct reinsurance.....	29,464 64	
Net amount of unpaid losses.....		\$111,193 09
Unearned premiums on risks, one year or less.....	\$125,140 48	
Unearned premiums on risks, more than one year...	141,982 30	
Unearned premiums on inland navigation risks.....	2,046 86	
Unearned premiums on marine risks.....	68,612 46	
Unearned premiums as computed above.....		337,782 10
Commissions and brokerage.....		17,329 31
Total liabilities, except capital stock and surplus.....		\$466,304 50
Capital stock.....		400,000 00
Surplus beyond all liabilities.....		21,079 04
Total liabilities, including capital stock and surplus...		\$887,383 54

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$588,941 93	\$501,765 65	
Deduct reinsurance, rebate, abatements, and return premiums....	174,656 51	162,370 60	
Actual cash premiums.....	\$414,285 42	\$339,395 05	\$753,680 47
Interest on loans and bonds, and dividends on stocks. ....			35,726 92
Actual cash income.....			\$789,407 39

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$128,351.94 occurring in previous years)....	\$526,665 82	\$373,442 99	
Deduct salvages and reinsurance....	125,979 28	116,016 49	
Net amount paid for losses..	\$400,686 54	\$257,426 50	\$658,113 04
Cash dividends.....			16,472 35
Commissions and brokerage.....			117,282 66
Salaries and fees.....			30,823 17
Taxes.....			18,970 74
All other payments.....			63,477 82
Actual cash expenditure.....			\$905,139 78

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$67,203,553	\$694,057 22
Written or renewed during the year.....	58,208,482	581,367 38
Totals .....	\$125,412,035	\$1,275,424 60
Deduct those expired and marked off,....	60,409,416	593,856 96
In force at the end of the year.....	\$65,002,619	\$681,567 64
Deduct amount reinsured.....	22,079,300	174,638 05
Net amount in force.....	\$42,923,319	\$506,929 59
	Marine and Inland.	Premiums.
	\$1,635,440	\$72,706 18

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$15,986,664	\$250,280 96	1-2	\$125,140 48
1883.....	Two years.....	193,641	979 74	1-4	244 93
1884.....		301,808	2,178 16	3-4	1,633 62
1882.....	Three years....	3,714,435	30,762 01	1-6	5,127 00
1883.....		5,135,195	44,255 23	1-2	22,127 62
1884.....		3,869,144	37,916 32	5-6	31,596 93
1881.....	Four years.....	74,084	660 64	1-8	82 58
1882.....		103,645	888 27	3-8	333 10
1883.....		199,675	1,329 27	5-8	830 79
1884.....		58,707	796 42	7-8	696 87
1880.....	Five years.....	1,083,436	12,816 86	1-10	1,281 68
1881.....		1,673,456	23,185 14	3-10	6,955 54
1882.....		3,172,406	28,238 50	1-2	14,119 25
1883.....		4,490,191	42,127 38	7-10	29,489 17
1884.....		2,866,832	30,514 69	9-10	27,463 22
Totals.....		\$42,923,319	\$506,929 59		\$267,122 78

Premiums received since the organization of the Company.....	\$10,375.40	14
Losses paid since the Company organized.....	6,029.86	62
Cash dividends paid stockholders.....	1,794.56	39
Stock owned by directors at par value....	53,450	00
Losses incurred during the year.....	637,501	61

*Business in Connecticut, 1884.*

Fire, marine, and inland risks.....	\$1,053,077	00
Premiums received.....	11,533	07
Losses paid.....	7,100	82
Losses incurred.....	7,949	09

## ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

Commenced Business, February 23, 1872.

FREDERICK COOK, *President.*H. F. ATWOOD, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000	00
Whole amount of capital actually paid up in cash.....	200,000	00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$1,360	02
Loans on bond and mortgage (first liens), not more than one year's interest due.....	273,035	00
Interest due on bond and mortgage loans.....	7,201	44
Value of mortgaged property.....	\$825,460	00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States, 4 p. c.....	\$75,000 00	\$91,500 00	
“ “ 3 p. c.....	25,000 00	25,500 00	
Georgia.....	25,000 00	27,750 00	
MISCELLANEOUS—			
Rochester City, bonds.....	20,000 00	26,000 00	
Pullman Palace Car Co., stock....	22,000 00	23,320 00	
German American Bank of Rochester, stock.....	10,000 00	10,000 00	
Totals .....	\$177,000 00	\$204,070 00	\$204,070 00
Cash in Company's principal office.....			409 32
Cash deposited in bank.....			101,136 23
Interest due and accrued on stocks.....			144 28
Premiums in course of collection.....			49,786 95
Assets of the Company at their actual value.....			\$637,143 24

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,744 20	
Losses reported and unadjusted.....	27,062 80	
Losses resisted.....	1,748 00	
Total amount of unpaid losses.....		\$35,555 00
Unearned premiums on risks, one year or less.....	\$178,543 01	
Unearned premiums on risks, more than one year....	94,007 63	
Unearned premiums as computed above.....		272,550 64
Commissions and brokerage.....		1,473 00
Total liabilities except capital stock and surplus.....		\$309,578 64
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		127,564 60
Under special deposits in various States.....	\$54,191 31	
Total liabilities, including capital stock and surplus...		\$637,143 24

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$540,813 79	
Deduct reinsurance, rebate, abatement, and return premiums.....	89,640 95	
Actual cash premiums.....		\$451,172 84
Interest on bonds and mortgages.....		15,177 97
Interest on loans and bonds, and dividends on stocks.....		9,713 24
Actual cash income.....		\$476,064 05

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$26,087.55 occurring in previous years).....	\$257,603 65	
Deduct salvages and reinsurance.....	14,459 69	
Net amount paid for losses.....		\$243,143 96
Cash dividends.....		16,000 00
Commissions and brokerage.....		101,554 58
Salaries and fees.....		11,353 32
Taxes.....		12,418 81
All other payments.....		21,273 95
Actual cash expenditure.....		\$405,744 62

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$37,035,583	\$401,361 44
Written or renewed during the year.....	45,494,753	537,198 91
Totals .....	\$82,530,336	\$938,560 35
Deduct those expired and marked off. ....	36,070,785	395,552 26
In force at the end of the year.....	\$46,459,551	\$543,008 09
Deduct amount reinsured.....	1,605,758	22,633 99
Net amount in force.....	\$44,853,793	\$520,374 10

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$28,475,022	\$357,086 02	1-2	\$178,543 01
1883.....	Two years...	116,815	790 35	1-4	197 59
1884.....		97,701	907 19	3-4	680 40
1882.....	Three years..	3,947,763	35,695 75	1-6	5,949 30
1883.....		4,662,295	45,159 71	1-2	22,579 86
1884.....		6,312,464	61,750 03	5-6	51,458 36
1881.....	Four years...	24,875	277 50	1-8	34 69
1882.....		55,517	431 86	3-8	161 95
1883.....		17,850	183 63	5-8	114 76
1884.....		42,000	557 96	7-8	488 22
1880.....	Five years...	50,444	512 74	1-10	51 28
1881.....		159,223	2,062 68	3-10	618 80
1882.....		149,410	2,343 89	1-2	1,171 94
1883.....		244,983	4,264 20	7-10	2,984 94
1884.....		497,431	8,350 59	9-10	7,515 54
Totals .....		\$44,853,793	\$520,374 10	..	\$272,550 64

Premiums received since the organization of the Company.....	\$2,865,650 71
Losses paid since the Company organized.....	1,483,551 15
Cash dividends declared.....	199,000 00
Stock dividends declared.....	25,000 00
Stock owned by the directors at par value.....	40,000 00
Losses incurred during the year.....	249,115 41
Loaned to officers and directors.....	25,250 00
Loaned to stockholders, not officers.....	28,400 00
Special deposits for the exclusive protection of policy-holders in the States of North and South Carolina, \$10,000, Virginia, \$10,- 000, Nebraska, \$25,000, Georgia, \$25,000. Liabilities, \$54,181,31.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$485,231 00
Premiums received.....	6,466 93
Losses paid.....	6,124 78
Losses incurred.....	6,114 78

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

Commenced Business, 1851.

J. N. DUNHAM, *President.*

S. J. HALL, *Secretary.*

*Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$102,950 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	307,616 67
Interest due and accrued on bond and mortgage loans.....	7,845 01
Value of lands mortgaged.....	\$221,500 00
Buildings (insured for \$236,650).....	324,500 00
Total.....	\$546,000 00



*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States, 6 p. c. cur. reg. ....	\$100,000 00	\$130,000 00
RAILROAD BONDS—		
Kan. City, St. J. & C. Bluffs, 7 p. c. .	100,000 00	120,000 00
Union Pac. col. trust, 6 p. c. ....	50,000 00	53,000 00
Chi. & Northw'n, s. f., 6 p. c. ....	50,000 00	55,000 00
Morris & Essex, 6 p. c. ....	8,000 00	10,000 00
New York & Harlem, 7 p. c. ....	10,000 00	12,500 00
Chicago, Mil. & St. Paul, 7 p. c. . .	10,000 00	12,500 00
St. Paul, Minn. & Manitoba, 6 p. c. .	50,000 00	55,000 00
Chicago, Bur. & Quincy, 4 p. c. . .	10,000 00	9,200 00
Detroit, Lan. & Northern, 7 p. c. .	2,000 00	2,400 00
BANK STOCKS—		
Agawam National, Springfield. . . .	10,000 00	13,300 00
John Hancock, " " . . . .	15,000 00	18,750 00
Chicopee " " . . . .	10,400 00	16,640 00
Pyncheon " " . . . .	10,000 00	17,000 00
Second " " . . . .	2,800 00	4,900 00
Third " " . . . .	20,000 00	35,000 00
City " " . . . .	10,000 00	12,800 00
Chapin " " . . . .	10,000 00	13,000 00
First " " . . . .	11,600 00	19,140 00
Ware " Ware. . . . .	7,500 00	9,000 00
First " Northampton .	3,400 00	4,250 00
Northampton " " .	10,000 00	17,000 00
Monson " Monson . . . .	1,000 00	1,250 00
First " Chicopee . . . .	3,100 00	4,960 00
Adams " No. Adams . .	2,000 00	2,840 00
Tremont " Boston . . . . .	10,000 00	10,200 00
Boston " " . . . . .	10,000 00	11,200 00
N. England " " . . . . .	10,000 00	13,300 00
Commonw'th " " . . . . .	10,000 00	11,000 00
Merchandise " " . . . . .	10,000 00	10,000 00
Merchants " " . . . . .	10,000 00	13,400 00
Atlas " " . . . . .	10,000 00	11,500 00
Howard " " . . . . .	20,000 00	25,000 00
Webster " " . . . . .	10,000 00	11,700 00
Boylston " " . . . . .	15,000 00	17,250 00
Eliot " " . . . . .	10,000 00	12,000 00
Nat. Bk. of Commerce, " . . . . .	10,000 00	11,500 00
Shawmut National, " . . . . .	10,000 00	11,300 00
Nat. Bk. of Commerce, New York	10,000 00	15,000 00
Fourth National, " . . . . .	20,000 00	22,800 00
Continental " " . . . . .	11,200 00	12,320 00
Metropol'n " " . . . . .	20,000 00	6,000 00
Franklin Co. " Greenfield	10,000 00	10,000 00
St. Paul " St. Paul. .	10,000 00	11,000 00

	Par Value.	Market Value.	
<b>RAILROAD STOCKS—</b>			
Boston & Albany .....	\$70,000 00	\$119,000 00	
Boston & Providence.....	20,000 00	34,000 00	
Connecticut River.....	50,000 00	80,000 00	
Worcester Nashua & Rochester...	10,000 00	7 000 00	
New York, New Haven & Hartford	100,000 00	180,000 00	
New York Central & Hudson R...	50,000 00	45,000 00	
Old Colony.....	50,000 00	72,500 00	
New York & Harlem.....	50,000 00	100,000 00	
Chicago, Burlington & Quincy...	110,000 00	129,800 00	
Chicago, Milwaukee & St. Paul, pref	50,000 00	52,500 00	
Pennsylvania .....	20,000 00	24,000 00	
<b>MISCELLANEOUS—</b>			
Wakefield (Mass.) Water Co., 6 p.c., r	50,000 00	53,000 00	
Totals .....	\$1,373,000 00	\$1,792,700 00	\$1,792,700 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Agawam Nat. Bk. stk., Springfield	\$2,000	\$2,660	\$2,275	
“ “ “ “ “	1,000	1,330	1,000	
Quassaic N.B. s. Newburgh, N.Y.	500	625	400	
Nonotuck Paper Co. s., Holyoke	10,000	10,000	15,000	
Valley Paper Co. stock, “	6,000	8,400		
Parsons Paper Co. stock, “	1,000	10,000		
Totals .....	\$20,500	\$33,015	\$18,675	18,675 00
Cash in Company's principal office.....				3,835 76
Cash in bank.....				28,822 17
Interest due and accrued on stocks and bonds, not included in value.				24,833 00
Interest accrued on collateral loans.....				466 88
Gross premiums in due course of collection.....				179,000 00
Rents.....				887 2
Bills receivable, not matured.....				92,447 75
All other assets.....				2,430 43
Assets of the Company at their actual value.....				\$2,562,510 29

**III. LIABILITIES.**

Losses adjusted and unpaid.....	\$77,716 17	
Losses reported and unadjusted.....	113,783 15	
Losses resisted.....	14,336 53	
Total amount of unpaid losses.....	\$205,835 85	
Deduct reinsurance .....	11,949 23	
Net amount of unpaid losses.....		\$193,886 62

Unearned premiums on risks, one year or less.....	\$515,953 28	
Unearned premiums on risks, more than one year....	589,446 28	
Unearned premiums as computed above.....		\$1,105,399 56
Commissions and brokerage.....		26,850 00
Total liabilities except capital stock and surplus.....		\$1,326,136 18
Capital stock.....		1,000,000 00
Surplus beyond all liabilities.....		236,374 11
Total liabilities, including capital and surplus.....		\$2,562,510 29

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,913,685 51	
Deduct reinsurance, rebate, abatement and return premiums .....	301,032 78	
Actual cash premiums.....		\$1,612,652 73
Interest on bonds and mortgages.....		17,708 70
Interest on loans and bonds, and dividends on stocks.....		97,762 46
Rents.....		3,835 30
Actual cash income.....		\$1,731,959 19

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$151,568.88 occur- ring in previous years).....	\$1,025,880 53	
Deduct salvages and reinsurance.....	11,794 02	
Net amount paid for losses.....		\$1,014,086 51
Cash dividends.....		100,000 00
Commissions and brokerage.....		271,730 76
Salaries and fees.....		68,399 52
Taxes .....		34,913 18
All other payments.....		170,278 93
Actual cash expenditure.....		\$1,659,408 90

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$147,504,067	\$1,866,976 84
Written or renewed during the year.....	136,691,800	1,913,685 51
Totals .....	\$284,195,867	\$3,780,662 35
Deduct those expired and marked off....	132,844,888	1,722,850 39
In force at the end of the year.....	\$151,350,979	\$2,057,811 96

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$67,879,974	\$1,031,906	57 1-2	\$515,953 28
1883.....	Two years.....	954,916	6,386	27 1-4	1,596 57
1884.....		777,100	11,149	96 3-4	8,362 47
1882.....	Three years....	9,223,988	103,612	77 1-6	17,268 79
1883.....		13,346,393	151,219	72 1-2	75,609 86
1884.....		13,584,282	155,092	87 5-6	129,244 06
1881.....	Four years.....	706,653	6,932	61 1-8	866 57
1882.....		561,282	5,528	14 3-8	2,073 05
1883.....		681,796	7,157	86 5-8	4,473 67
1884.....		393,637	2,754	10 7-8	2,409 84
1880.....	Five years.....	5,333,227	65,485	22 1-10	6,548 52
1881.....		6,249,982	76,760	45 3-10	23,028 13
1882.....		8,150,735	104,078	71 1-2	52,039 35
1883.....		11,204,139	154,233	16 7-10	107,963 21
1884.....		12,302,875	175,513	55 9-10	157,962 19

Totals.....\$151,350,979 \$2,057,811 96 .... \$1,105,399 56

Premiums received since the organization of the Company.....	\$17,536,658 94
Losses paid since the Company organized.....	11,211,561 43
Cash dividends paid stockholders.....	1,792,042 00
Stock dividends declared.....	500,000 00
Stock owned by the directors at par value.....	161,200 00
Losses incurred during the year.....	1,057,470 60
Loaned to officers and directors.....	74,766 67
Loaned to stockholders not officers.....	81,500 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$2,822,307 00
Premiums received.....	33,328 51
Losses paid.....	14,329 53
Losses incurred.....	14,373 73

## STAR FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, December 2, 1864.

NICHOLAS C. MILLER, *President.*JAMES M. HODGES, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$500,000 00
---	--------------

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$11,500 00
Loans on bond on mortgage (first liens), not more than one year's interest due.....	90,075 00
Interest due on bond and mortgage loans.....	1,077 26
Value of lands mortgaged.....	\$150,500 00
Buildings (insured for \$96,800).....	83,000 00
Total .....	\$233,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States, 3 p. c., reg. ....	\$200,000 00	\$203,000 00
“ “ 4½ p. c., reg. ....	85,000 00	96,475 00
“ “ 4½ p. c., coupon..	5,000 00	5,675 00
“ “ 4 p. c.....	75,000 00	92,250 00
RAILROAD BONDS—		
Kansas Pacific, con. 1st mort., 6 p. c.	10,000 00	9,300 00
Chi., Mil. & St. P., 1st m., 5 p. c., bds. of Chi. & Pac. W. Div..	25,000 00	24,062 50
Chi., Mil. & St. P., Southern Minn. Div., 6 p. c.....	20,000 00	22,050 00
Miss. Pac., 3d mort., 7 p. c.....	20,000 00	20,500 00
Chi. St. L. & New Orleans, 5 p. c.	20,000 00	21,000 00
BANK STOCK—		
German American.....	3,375 00	3,543 75
Totals .....	\$463,375 00	\$497,856 25

497,856 25

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Shoe & Leather Bank, stock...	\$1,100	\$1,540	\$1,500	
Pac. Fire Ins. Co., stock.....	1,000	1,910	4,125	
Rutgers Fire Ins. Co., stock....	500	600		
American Fire Ins. Co., stock...	1,000	1,500		
Citizens Fire Ins., Co., stock...	400	600		
Citizens Fire Ins., scrip.....	200	140		
Totals .....	\$4,200	\$6,290	\$5,625	\$5,625 00
Cash in principal office.....				1,277 30
Cash in bank.....				7,096 25
Interest due and accrued on collateral loans.....				168 75
Gross premiums in due course of collection.....				41,073 42
Rents due and accrued.....				864 80
All other property of the Company.....				839 90
Assets at their actual value.....				\$657,453 93

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$25,623 61	
Losses reported and unadjusted.....	5,250 00	
Losses resisted.....	1,250 00	
Total amount of unpaid losses .....		\$32,123 61
Unearned premiums on risks, one year or less.....	\$83,884 31	
Unearned premiums on risks, more than one year...	27,805 79	
Unearned premiums as computed above .....		111,690 10
Due and accrued for salaries, etc.....		1,500 00
Commissions and brokerage.....		5,618 13
All other demands against the Company.....		124 60
Total liabilities, except capital stock and surplus.....	\$151,056 44	
Capital stock.....	500,000 00	
Surplus beyond all liabilities.....	6,397 49	
Total liabilities, including capital and surplus.....		\$657,453 93

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$338,194 18	
Deduct reinsurance, rebate, abatement, and return premiums .....	88,366 97	
Actual cash premiums.....		\$249,827 21
Interest on bonds and mortgages.....		8,217 19
Interest on loans and bonds, and dividends on stocks.....		16,066 15
Rents.....		606 80
Actual cash income.....		\$274,717 35



## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$41,691.11 occurring in previous years).....	\$205,423 31	
Deduct salvages and reinsurance.....	11,712 88	
Net amount paid for losses.....		\$193,710 43
Commissions and brokerage.....		30,283 49
Salaries and fees.....		29,467 51
Taxes.....		8,530 11
All other payments.....		28,780 52
Actual cash expenditure.....		\$290,772 06

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$27,705,080 31	\$283,644 28
Written or renewed during the year.....	32,328,059 88	305,637 46
Totals.....	\$60,033,140 19	\$589,281 74
Deduct those expired and marked off....	35,487,280 06	340,076 03
In force at the end of the year.....	\$24,545,860 13	\$249,205 71
Deduct amount reinsured.....	1,928,407 63	24,811 50
Net amount in force.....	\$22,617,452 50	\$224,394 21

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$16,464,846 00	\$167,768 62	1-2	\$83,884 31
1883.....	Two years...	25,173 00	156 31	1-4	39 08
1884.....		4,800 00	25 25	3-4	18 94
1882.....	Three years..	1,519,492 27	13,325 64	1-6	2,220 94
1883.....		1,959,435 77	15,777 80	1-2	7,888 90
1884.....		1,431,050 00	13,738 55	5-6	11,448 79
1881.....	Four years...	41,238 00	432 29	1-8	54 03
1882.....		53,779 00	610 00	3-8	228 75
1883.....		27,568 27	253 00	5-8	158 12
1884.....		4,324 00	74 25	7-8	64 97
1880.....	Five years...	207,846 37	2,227 24	1-10	222 72
1881.....		320,080 67	3,748 16	3-10	1,124 44
1882.....		181,808 53	2,080 44	1-2	1,040 22
1883.....		215,160 62	2,315 50	7-10	1,620 85
1884.....		160,850 00	1,861 16	9-10	1,675 04
Totals.....		\$22,617,452 50	\$224,394 21		\$111,690 10

Premiums received since the organization of the Company.....	\$4,281,710 12
Losses paid since the Company organized.....	2,535,381 47
Cash dividends paid stockholders.....	390,791 77
Stock owned by directors at par value.....	143,200 00
Loaned to stockholders and directors....	5,625 00
Losses incurred during the year.....	184,142 93

## STERLING FIRE INSURANCE COMPANY.

259

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$267,729 00
Premiums received.....	3,914 07
Losses paid.....	897 90
Losses incurred .....	1,130 75

## STERLING FIRE INSURANCE COMPANY.

NEW YORK, N. Y.

Commenced Business, January 18, 1864.

ANDREW L. SOULARD, *President.*LOUIS P. BAYARD, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$350,000 00
Whole amount of capital actually paid up in cash.....	350,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$47,000 00
Interest accrued on bond and mortgage loans.....	221 25
Value of lands mortgaged.....	\$64,500 00
Buildings (insured for \$37,230).....	43,000 00
Total .....	\$107,500 00

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4½ p. c., reg.....	\$10,000 00	\$11,325 00	
U. S. Dis. Columbia, 3-65.....	90,000 00	103,275 00	
MUNICIPAL BONDS—			
New York city, 3 p. c., assessment,	250,000 00	251,875 00	
Totals .....	\$350,000 00	\$366,475 00	\$366,475 00

Cash in principal office.....	\$4,392 55
Cash in bank.....	6,227 32
Interest due and accrued on bonds.....	1,250 00
Gross premiums in due course of collection.....	19,060 09
All other assets.....	1,482 79
Assets at their actual value.....	<u>\$446,109 00</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,644 59
Losses reported and unadjusted.....	7,858 57
Total amount of unpaid losses.....	<u>\$10,503 16</u>
Deduct reinsurance.....	825 66
Net amount of unpaid losses.....	<u>\$9,677 50</u>
Unearned premiums on risks, one year or less.....	\$54,203 94
Unearned premiums on risks, more than one year...	19,574 53
Unearned premiums as computed above.....	<u>73,778 47</u>
Commissions and brokerage.....	2,800 00
Dividends to stockholders unpaid.....	<u>1,000 00</u>
Total liabilities, except capital stock and surplus.....	<u>\$87,255 97</u>
Capital stock.....	350,000 00
Surplus beyond all liabilities.....	<u>8,853 03</u>
Total liabilities, including capital and surplus.....	<u>\$446,109 00</u>

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$151,636 99
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>19,150 25</u>
Actual cash premiums.....	<u>\$132,486 74</u>
Interest on bonds and mortgages.....	2,500 00
Interest on loans and bonds, and dividends on stocks.....	<u>10,596 15</u>
Actual cash income.....	<u>\$145,582 89</u>

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$9,472.50 occur- ring in previous years).....	\$80,179 90
Deduct salvages and reinsurance.....	<u>8,699 71</u>
Net amount paid for losses.....	<u>\$71,480 19</u>
Cash dividends.....	13,000 00
Commissions and brokerage.....	27,723 08
Salaries and fees.....	18,445 83
Taxes.....	2,479 27
All other payments.....	<u>12,086 31</u>
Actual cash expenditure.....	<u>\$145,214 68</u>

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$14,434,088	\$112,387 51
Written or renewed during the year.....	19,349,046	154,986 40
Totals .....	\$33,783,134	\$267,373 91
Deduct those expired and marked off.....	15,730,942	113,655 18
In force at the end of the year.....	\$18,052,192	\$153,718 73
Deduct amount reinsured.....	1,368,208	12,710 60
Net amount in force.....	\$16,683,984	\$141,008 13

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$12,476,331	\$108,407 89	1-2	\$54,203 94
1883.....	Two years...	21,625	122 34	1-4	30 58
1884.....		24,200	115 48	3-4	86 61
1882.....	Three years...	821,708	5,737 69	1-6	956 28
1883.....		1,098,600	8,116 76	1-2	4,058 38
1884.....		1,492,935	11,603 34	5-6	9,669 45
1881.....	Four years...	5,060	50 60	1-8	6 32
1882.....		22,141	192 66	3-8	72 27
1883.....		21,108	226 23	5-8	141 40
1884.....		5,350	47 93	7-8	42 00
1880.....		27,000	172 67	1-10	17 27
1881.....	Five years...	16,000	204 00	3-10	61 20
1882.....		139,900	1,410 00	1-2	705 00
1883.....		236,262	2,063 37	7-10	1,444 38
1884.....		275,764	2,537 17	9-10	2,283 39
Totals .....		\$16,683,984	\$141,008 13	..	\$73,778 47

Premiums received since the organization of the Company.....	\$1,433,818 74
Losses paid since the Company organized.....	687,797 19
Cash dividends paid stockholders.....	275,000 00
Stock owned by the directors at par value.....	83,900 00
Losses incurred during the year.....	70,300 60

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$177,785 00
Premiums received.....	1,768 85
Losses paid.....	64 30
Losses incurred.....	64 30

## TRADERS INSURANCE COMPANY,

CHICAGO, ILL.

Commenced Business, May, 1872.

E. BUCKINGHAM, *President.*R. J. SMITH, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized. . . . .	\$500,000 00
Capital actually paid up in cash. . . . .	500,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered. . . . .	\$137,195 98
---	--------------

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States . . . . .	\$350,000 00	\$425,250 00
RAILROAD BONDS—		
Chicago & Northwestern, gold. . . .	50,000 00	62,000 00
Chicago, Mil. & St. Paul. . . . .	50,000 00	60,250 00
Chicago, Burlington & Quincy. . . .	50,000 00	46,500 00
Chicago City. . . . .	20,000 00	19,225 00
MUNICIPAL BONDS—		
City of Chicago . . . . .	11,000 00	12,990 00
Evanston water loan. . . . .	15,000 00	16,500 00
RAILROAD STOCKS—		
Chicago City. . . . .	60,000 00	147,000 00
Chicago West Division . . . . .	8,400 00	33,600 00
Chicago & Northwestern. . . . .	25,000 00	20,750 00
MISCELLANEOUS—		
Lincoln Park bonds. . . . .	5,000 00	5,200 00
Cook County. . . . .	43,000 00	46,200 00
BANK STOCK—		
National Bank of America . . . . .	6,500 00	9,490 00
Totals . . . . .	\$693,900 00	\$904,955 00

Cash in Company's principal office.....	\$324 70
Cash deposited in bank.....	61,149 38
Interest due and accrued on stocks.....	4,001 06
Gross premiums in due course of collection.....	28,503 34
Rents due and accrued.....	250 00
Due from other companies.....	28,438 56
Assets at their actual value.....	\$1,164,818 02

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$33,218 07	
Losses reported and unadjusted.....	34 051 63	
Losses resisted.....	8,564 78	
Total amount of unpaid losses.....	\$75,834 48	
Deduct reinsurance.....	9,557 23	
Net amount of unpaid losses.....		\$66,277 25
Unearned premiums on risks, one year or less.....	\$200,339 52	
Unearned premiums on risks, more than one year... ..	57,877 99	
Unearned premiums as computed above.....		258,217 51
Commissions and brokerage .....		4,827 56
All other demands against the Company.....		28,923 35
Total liabilities, except capital stock and surplus.....		\$358,245 67
Capital stock.....		500,000 00
Surplus beyond all liabilities.....		306,572 35
Total liabilities, including capital and surplus.....		\$1,164,818 02

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$668,330 60	\$2,431 11	
Deduct reinsurance, rebate, abatement, and return premiums.....	166,617 52	....	
Actual cash premiums.....	\$501,713 08	\$2,431 11	\$504,144 19
Interest on loans and bonds, and dividends on stocks.....			40,724 14
Rents.....			6,000 00
From all other sources.....			890 33
Actual cash income.....			\$551,758 66

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$36,214.10 occurring in previous years)....	\$338,397 11	\$172 83	
Deduct salvages and reinsurance....	21,095 03	....	
Net amount paid for losses.....	\$317,302 08	\$172 83	\$317,474 91
Cash dividends.....			50,000 00
Commissions and brokerage.....			90,785 68
Salaries and fees.....			36,080 25
Taxes.....			18,436 11
All other payments.....			15,968 56
Actual cash expenditure.....			\$528,685 51



## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$30,759,939	\$421,151 27
Written or renewed during the year.....	50,820,796	668,330 60
Totals .....	\$81,580,735	\$1,089,481 87
Deduct those expired and marked off.....	41,555,290	526,727 59
In force at the end of the year.....	\$40,025,445	\$562,754 28
Deduct amount reinsured.....	4,322,083	64,627 12
Net amount in force.....	\$35,703,362	\$498,127 16

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$27,959,198	\$400,679 05	1-2	\$200,339 52
1883.....	Two years.....	80,117	1,346 13	1-4	336 53
1884.....		23,950	238 72	3-4	179 04
1882.....	Three years....	1,143,111	13,866 16	1-6	2,311 03
1883.....		2,027,618	25,638 84	1-2	12,819 42
1884.....		2,475,419	30,230 42	5-6	25,192 02
1881.....	Four years.....	2,700	34 69	1-8	4 33
1882.....		1,500	23 14	3-8	8 67
1883.....		5,400	103 21	5-8	64 50
1884.....					
1880.....	Five years.....	217,660	2,553 48	1-10	255 34
1881.....		223,070	3,194 55	3-10	958 35
1882.....		208,039	3,189 46	1-2	1,594 73
1883.....		494,203	5,861 71	7-10	4,103 19
1884.....		841,377	11,167 60	9-10	10,050 84
Totals.....		\$35,703,362	\$498,127 16		\$258,217 51
Premiums received since the organization of the Company.....					\$4,543,884 44
Losses paid since the Company organized.....					2,637,082 74
Cash dividends paid stockholders.....					622,500 00
Stock owned by directors at par value.....					68,100 00
Losses incurred during the year (fire, \$341,600,45; marine and inland, \$172.83) .....					341,773 28

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$656,206 58
Premiums received.....	8,680 82
Losses paid .....	2,797 01
Losses incurred.....	2,797 01

## UNION INSURANCE COMPANY,

SAN FRANCISCO, CAL.

Commenced Business, June, 1865.

GUSTAVE TOUCHARD, *President.*JAMES D. BAILEY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$750,000 00
Whole amount of capital actually paid up in cash.....	750,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$110,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	223,106 89
Interest due and accrued on bond and mortgage loans.....	811 00
Value of lands mortgaged.....	\$320,500 00
Buildings (insured for \$146,950.00).....	249,000 00
Total .....	\$569,500 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. consols, 1907.	\$500,000 00	\$607,500 00	
MUNICIPAL BONDS—			
Oakland city, California.....	8,000 00	10,000 00	
Alameda town, California.....	10,000 00	11,000 00	
MISCELLANEOUS—			
Montgomery Ave., San Francisco..	120,000 00	48,000 00	
Totals .....	\$638,000 00	\$676,500 00	676,500 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
San Francisco Gas Light Co. stk.	\$50,000	\$29,000	\$25,000	
Spring Valley Water Works stk.	10,000	8,700	5,000	
Totals .....	\$60,000	\$37,700	\$30,000	30,000 00

Cash in principal office.....	\$14,697 82
Cash deposited in bank.....	18,285 94
Interest due and accrued on bonds.....	4,740 00
Gross premiums in due course of collection.....	23,486 83
Bills receivable, taken for fire, marine, and inland risks.....	10,630 40
Assets of the Company at their actual value.....	<u>\$1,112,258 88</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$22,936 96	
Losses reported and unadjusted.....	22,647 95	
Losses resisted.....	4,249 07	
Total amount of unpaid losses.....		\$49,833 98
Unearned premiums on risks, one year or less.....	\$118,565 60	
Unearned premiums on risks, more than one year....	56,588 35	
Unearned premiums on marine and inland risks....	22,922 00	
Unearned premiums as computed above.....		198,075 95
Cash dividends to stockholders remaining unpaid.....		210 00
Commissions and brokerage.....		1,230 00
All other demands against the Company.....		1,000 00
Total liabilities, except capital stock and surplus.....		<u>\$250,349 93</u>
Capital stock.....		750,000 00
Surplus beyond all liabilities.....		111,908 95
Under special deposit in Oregon.....	\$9,635 00	
Total liabilities, including capital and surplus.....		<u>\$1,112,258 88</u>

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$343,830 37	\$117,458 88	
Deduct reinsurance, rebate, abatements, and return premiums.....	55,744 66	18,854 34	
Actual cash premiums.....	\$288,085 71	\$98,604 54	\$386,690 25
Interest on bond and mortgage loans.....			18,640 49
Interest on loans and bonds, and dividends on stocks.....			23,602 02
Rents.....			8,940 00
Actual cash income.....			<u>\$437,872 76</u>

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$21,925.13 in previous years)..<	\$196,245 22	\$41,797 91	
Deduct salvages and reinsurance....	13,498 55	2,328 53	
Net amount paid for losses.....	\$182,746 67	\$39,469 38	\$222,216 05
Cash dividends.....			90,030 00
Commissions and brokerage.....			55,568 87
Salaries and fees.....			55,530 31
Taxes.....			11,545 88
All other payments.....			35,207 32
Actual cash expenditure.....			<u>\$470,098 43</u>

## VI. MISCELLANEOUS.

*Fire Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$27,409,686	\$357,552 41
Written or renewed during the year.....	27,266,093	347,570 75
Total.....	\$54,675,779	\$705,123 16
Deduct those expired and marked off.....	28,092,850	345,464 60
In force at the end of the year.....	\$26,582,929	\$359,658 56
Deduct amount reinsured.....	1,355,674	18,220 00
Net amount in force.....	\$25,227,255	\$341,438 56
	Marine and Inland.	Premiums.
	\$902,242	\$35,434 40

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$17,515,668	\$237,131 25	1-2	\$118,565 60
1883.....	Two years...	23,650	237 67	1-4	59 32
1884.....		5,300	61 15	3-4	45 85
1882.....	Three years..	1,953,236	25,335 22	1-6	4,222 53
1883.....		1,760,344	23,313 56	1-2	11,656 78
1884.....		2,350,660	33,902 30	5-6	28,251 90
1881.....	Four years...	6,000	101 75	1-8	12 72
1882.....		5,000	45 00	3-8	16 87
1883.....		1,450	20 50	5-8	12 80
1884.....		....	....	..	....
1880.....	Five years ...	41,609	444 17	1-10	44 40
1881.....		427,616	5,189 95	3-10	1,556 98
1882.....		456,232	5,774 49	1-2	2,887 24
1883.....		359,725	5,362 20	7-10	3,753 54
1884.....		320,765	4,519 35	9-10	4,067 42

Totals..... \$25,227,255 \$341,438 56 .. \$175,153 95

Premiums received since the organization of the Company.....	\$7,198,027 92
Losses paid since the Company organized.....	3,857,335 84
Cash dividends declared .....	2,047,500 00
Losses incurred during the year—fire, \$203,475.70; marine and inland, \$46,649.18 .....	250,124 88
Stock owned by directors at par value.....	216,000 00
Loaned to directors.....	30,000 00
Amount deposited in another State for security of all policy-holders,	25,000 00
Special deposit in Oregon, \$50,000.00; liability, \$9,635.00.	

*Business in Connecticut, 1884.*

None transacted by Company.

## UNION INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, July 25, 1803.

W. S. HASSALL, *President.*JOHN B. CRAVEN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	375,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$172,190 66
Loans on bond and mortgage (first liens), not more than one year's interest due.....	40,000 00
Interest due and accrued on bond and mortgage loans.....	1,641 67

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
U. S., new, 4½ p. c., reg., 1891..	\$10,000 00	\$11,250 00
MUNICIPAL BONDS—		
Pitts. water loan, 7 p. c., cou., 1893	10,000 00	12,300 00
Pitts. Av., 7 p. c., reg., 1885.....	32,900 00	32,900 00
RAILROAD BONDS—		
North Penn., 7 p. c., cou., 1896..	4,500 00	5,535 00
Balt. & Ohio, Parkers'b'g b'ch., 6p. c	25,000 00	28,750 00
Steubenville & Ind., 5 p. c.....	15 000 00	15,750 00
Phil. & Read., c. ster.. 6 p. c., 1911	25,000 00	26,250 00
Perkiomen, 1st m., 6 p. c., 1887..	13,000 00	12,870 00
RAILROAD STOCKS—		
Little Schuylkill.....	5,000 00	5,300 00
Pennsylvania .....	35,700 00	35,700 00
North Pennsylvania.....	6,800 00	8,296 00
Delaware .....	1,200 00	1,440 00
Harrisb'g, Ports., Mt. Joy & Lan..	26,250 00	39,375 00
BANK STOCKS—		
Philadelphia National.....	6,800 00	14,280 00
Farmers & Mechanics National....	8,800 00	11,968 00

	Par Value.	Market Value.	
<b>MISCELLANEOUS—</b>			
Ches. & Del. Can. 6 p. c. r. bs., 1886	\$14,610 00	\$12,126 30	
Schuykill Nav. 6 p. c. r. bds., 1907	10,000 00	7,800 00	
Penn. Canal, 6 p. c. cou. bds., 1910	15,000 00	12,900 00	
Amer. Steamship Co, 6 p. c., cou. bds	5,000 00	5,225 00	
Susq. Coal Co., 6 p. c. cou. bds., 1911	10,000 00	10,800 00	
N. Y. & Pac. Car Tr., ser. A 7 p. c	13,000 00	11,700 00	
Penn. & Pac. Car Tr., ser. A, 5 p. c	5,000 00	5,000 00	
“ “ “ “ “ C, 5 p. c	2,000 00	2,000 00	
“ “ “ “ “ F, 5 p. c	8,000 00	8,000 00	
N. Y. & Pac. Car Tr., ser. C, 6 p. c	32,000 00	22,400 00	
Gr. C. Tr. Ass. C. R. R., N. J., 6 p. c. bonds, 1887-88.....	6,000 00	5,700 00	
St. L. & I. M. Car Trust, ser. A..	1,000 00	950 00	
“ “ “ “ “ B..	7,000 00	6,650 00	
N. Y. Car Trust, series C, 6 p. c...	36,000 00	32,400 00	
Del. Mut. Safety Ins. Co.....	2,200 00	4,400 00	
Totals .....	\$392,760 00	\$410,015 30	\$410,015 30

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Pennsylvania R. R. stock.....	\$6,700 00	\$6,716 75	\$6,500 00
“ “ “ .....	4,150 00	4,160 37	} 6,000 00
Lehigh Valley R. R., bonds....	2,000 00	2,300 00	
Bonds & mortgages, \$1,200 each on prop. Boudinot st., 25th wd..	16,800 00	16,800 00	10,000 00
City of Phila., 6 p. c. bonds....	500 00	680 00	24 00
Montana Nat. Bank, stock.....	1,000 00	1,500 00	} 3,000 00
Independence Nat. Bank, stock.	1,000 00	1,000 00	
Spring Garden Nat. Bank, stock.	1,700 00	1,700 00	
Union Ins Co., stock.....	1,240 00	1,116 00	1,000 00
Northern Pac. R. R., 1st m., bd	1,000 00	1,000 00	900 00
Northern Pac. R. R., stock.....	5,000 00	4,000 00	3,500 00
National Car Co., stock.....	16,500 00	15 675 00	12,650 00
Lehigh Valley R. R., stock....	600 00	715 50	625 00
Fire Association Ins. Co., stock.	750 00	3,750 00	3,750 00
Union Ins. Co., stock.....	3,960 00	3,564 00	3,182 50*
Montana Cattle Co., stock....	1,100 00	1,100 00	675 00
Union Ins. Co., stock.....	5,000 00	4,500 00	5,000 00*
“ “ stock.....	500 00	450 00	} 1,500 00
Tom's River Land & Imp. Co..	1,000 00	1,000 00	
Judgment note, \$1,907.26.....	1,907 26	1,907 26	953 63
Totals .....	\$72,407 26	\$73,634 88	\$59,260 13
*Deduct not allowed...	8,960 00	8,064 00	8,182 50
Totals .....	\$63,447 26	\$65,570 88	\$51,077 63
Cash in principal office.....			9,542 56
Cash in bank .....			29,542 04



Interest due and accrued on collateral loans.....	\$1,587 28
Gross premiums in due course of collection.....	126,875 32
Bills receivable, taken for fire, marine and inland risks.....	29,825 02
Rents due and accrued.....	648 11
All other assets.....	11,609 26
Assets at their actual value.....	<u>\$884,554 85</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$21,800 52
Losses reported and unadjusted.....	46,347 86
Losses resisted.....	6,000 00
Total amount of unpaid losses.....	<u>\$74,148 38</u>
Unearned premiums on risks, one year or less.....	\$117,933 97
Unearned premiums on risks, more than one year...	102,384 07
Unearned premiums on marine and inland risks.....	53,361 95
Unearned premiums as computed above.....	273,679 99
Reclaimable on perpetual fire policies.....	35,475 16
Cash dividends to stockholders remaining unpaid.....	2,480 33
Commissions and brokerage.....	18,125 05
Borrowed money.....	100,975 00
Total liabilities, except capital stock and surplus.....	<u>\$504,883 91</u>
Capital stock.....	375,000 00
Surplus beyond all liabilities.....	4,670 94
Total liabilities, including capital and surplus.....	<u>\$884,554 85</u>

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$413,361 18	\$606,662 68	
Deduct reinsurance, rebate, abatements, and return premiums....	72,503 60	230,336 77	
Actual cash premiums.....	\$340,857 58	\$376,325 91	\$717,183 49
Interest on bonds and mortgages.....			1,820 00
Interest on loans and bonds, and dividends on stocks.....			23,848 32
Rents.....			14,382 01
Deposit premiums received from perpetual risks.....	\$4,564 00		
Actual cash income.....			<u>\$757,233 82</u>

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (including \$— occurring in previous years).....	\$249,509 67	\$496,323 15	
Deduct salvages and reinsurance....	20,503 89	103,955 81	
Net amount paid for losses.....	<u>\$229,005 78</u>	<u>\$392,367 34</u>	<u>\$621,373 12</u>

Cash dividends.....	\$23,750 06
Commissions and brokerage .....	129,255 45
Salaries and fees.....	38,224 00
Taxes .....	21,420 66
All other payments.....	47,498 37
Deposit premiums returned on perpetual risks .....	\$1,236 50
Actual cash expenditure.....	\$881,521 66

## VI. MISCELLANEOUS.

*Risks and Premiums (excluding Perpetuals).*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$29,381,097	\$355,890 63
Written or renewed during the year.....	37,278,050	407,438 72
Totals .....	\$66,659,147	\$763,329 35
Deduct those expired and marked off.....	29,935,657	309,995 69
In force at the end of the year.....	\$36,723,490	\$453,333 66
Deduct amount reinsured.....	2,651,865	32,142 06
Net amount in force.....	\$34,071,625	\$421,191 60
	Perpetual Risks.	Deposits.
	\$1,232,225 00	\$39,416 84
	Marine and Inland.	Premiums.
	\$843,734 00	\$53,361 95

*Recapitulation of Fire Risks and Premiums, including Perpetuals.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$17,947,335	\$235,867 94	1-2	\$117,933 97
1883.....		94,550	918 49	1-4	229 62
1884.....	Two years...	83,175	1,163 04	3-4	872 28
1882.....		2,721,708	28,740 51	1-6	4,790 12
1883.....	Three years...	2,965,338	33,252 34	1-2	16,626 17
1884.....		3,389,656	38,886 46	5-6	32,405 39
1881.....		52,455	1,093 42	1-8	136 67
1882.....	Four years.....	33,025	356 68	3-8	133 74
1883.....		29,950	312 99	5-8	195 62
1884.....		37,775	405 60	7-8	354 90
1880.....		691,983	9,427 76	1-10	942 77
1881.....		1,006,040	12,876 66	3-10	3,862 98
1882.....	Five years.....	1,410,363	16,267 08	1-2	8,133 54
1883.....		1,722,189	18,800 35	7-10	13,160 21
1884.....		1,886,083	22,822 28	9-10	20,540 06
.....	Perpetual ...	1,232,225	39,416 84	Less 10%	35,475 16
Totals .....		\$35,303,850	\$460,608 44	..	\$255,793 20

Premiums received since the organization of the Company.....	\$17,860,154 00
Losses paid since the Company organized.....	13,010,805 12
Cash dividends declared.....	1,860,331 00
Losses incurred during the year (fire, \$247,764.89; marine and inland, \$253,521.18) .....	501,286 07
Stock owned by directors at par value.....	110,750 00
Stock dividends declared.....	15,000 00
Loaned to directors .....	32,325 00
Loaned to stockholders, not officers.....	14,432 50

*Business in Connecticut, 1884.*

Fire, marine and inland risks taken.....	\$1,475,545 93
Premiums received.....	12,403 38
Losses paid.....	8,181 62
Losses incurred .....	6,542 91

## UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, April 1, 1861.

JOSEPH L. CAVEN, *President.*ROBERT B. BEATH, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

## II. ASSETS.

Value of real estate, less encumbrances thereon.....	\$128,814 87
Loans on bond and mortgage (first liens), not more than one year's interest due.....	236,116 16
Loans on bond and mortgage, upon which more than one year's interest is due (in process of foreclosure).....	4,000 00
Interest due and accrued on bond and mortgage loans.....	4,012 03
Value of lands mortgaged.....	} \$424,570 00
Buildings (insured for \$194,150.00)....	
Total .....	\$424,570 00

*Stock and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS			
United States, 4 p. c., 1907.....	\$50,000 00	\$61,000 00	
MUNICIPAL BONDS—			
Philadelphia city, 4 p. c., 1895....	60,000 00	64,200 00	
Pittsburgh street, 7 p. c., 1885-6..	25,000 00	25,225 00	
RAILROAD BONDS—			
Northern Central, 6 p. c., 1904...	10,000 00	11,600 00	
Reading, gen. mortgage, 6 p. c....	20,000 00	13,700 00	
“ “ “ 7 p. c....	10,000 00	8,000 00	
Chi. & W. Ind, gen. m., 6 p. c., 1932	10,000 00	10,000 00	
Bellefonte, Nittany & Lemont, 1st m., 6 p. c., 1924.....	10,000 00	11,000 00	
RAILROAD STOCK—			
Continental Passenger.....	20,000 00	20,800 00	
MISCELLANEOUS—			
Iron Mount. Car Trust Co. bds, 6 p. c	7,000 00	7,000 00	
N. Y., Chicago & St. Louis Car Trust bonds, 7 p. c., 1888.....	5,000 00	5,000 00	
Col. Rol. Stk.Tr.Co.bds., 7 p.c., 1885	10,000 00	10,000 00	
Totals .....	\$237,000 00	\$247,525 00	\$247,525 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
N. Penn. R.R.Co., g. m. bds., 7 p.c	\$25,000	\$31,875	\$26,000	
Real Estate Title Ins. Co. stock	1,000	2,000	1,000	
“ “ “ “	2,000	4,000	2,000	
“ “ “ “	5,000	10,000	8,500	
Real Estate Title Ins. Co. stk., and } North Penn R. R. Co. stock.... }	8,000	12,100	10,000	
Germantown Pass. R.R. Co. stk..	50,000	82,000	60,000	
Frankfort & Southwark R. R. Co.s	2,500	11,250	5,000	
Green & Coates st., Phil., R.R.Co.s	10,000	17,600	12,000	
Union R. R. Co. stock.....	4,250	12,325	6,000	
On 1st mortgage of \$3,500.....	3,500	3,500	2,500	
Totals .....	\$111,250	\$186,650	\$133,000	133,000 00
Cash in Company's principal office.....				50 87
Cash deposited in bank.....				15,988 73
Interest due and accrued on bonds.....				4,780 85
Interest due and accrued on collateral loans.....				769 84
Gross premiums in course of collection.....				9,965 19
Rents due and accrued.....				606 32
Assets at their actual value.....				\$785,629 86

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,500 72	
Losses reported and unadjusted.....	7,645 00	
Losses resisted.....	1,500 00	
Total amount of unpaid losses.....		\$12,645 72

Unearned premiums on risks, one year or less.....	\$44,925 60	
Unearned premiums on risks, more than one year...	21,879 64	
Unearned premiums as computed above.....		\$66,805 24
Amount reclaimable on perpetual policies.....		350,283 42
Due and accrued for salaries, rents, etc.....		179 20
Taxes.....		1,519 33
Commissions and brokerage.....		2,472 13
Total liabilities, except capital stock and surplus.....		\$433,905 04
Capital stock.....		300,000 00
Surplus beyond all liabilities.....		51,724 82
Total liabilities, including capital and surplus.....		\$785,629 86

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$130,423 90	
Deduct reinsurance, rebate, abatements, and return premiums .....	17,872 37	
Actual cash premiums.....		\$105,058 47
Interest on bonds and mortgages.....		14,211 77
Interest on loans and bonds, and dividends on stocks.....		20,116 79
Rents.....		381 55
Actual cash income.....		\$139,768 58
Deposit premiums (less 10 p. c.) on perpetual risks..	\$33,612 79	

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$9,215.21 occurring in previous years) .....		\$83,535 55
Cash dividends.....		18,000 00
Commissions and brokerage.....		24,167 08
Salaries and fees.....		10,871 47
Taxes .....		3,315 21
All other payments.....		8,434 64
Actual cash expenditure.....		\$148,323 95

## VI. MISCELLANEOUS.

*Risks and Premiums (except Perpetuals).*

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$11,953,065	\$134,211 17
Written or renewed during the year.....	13,565,361	122,866 86
Totals .....	\$25,518,426	\$257,078 03
Deduct those expired and marked off.....	12,792,206	126,991 55
In force at the end of the year.....	\$12,726,220	\$130,086 48
Deduct amount reinsured .....	258,437	2,858 16
Net amount in force.....	\$12,467,783	\$127,228 32

*Perpetual Risks and Deposits.*

	Risks.	Deposits.
In force on the 31st day of December of the preceding year.....	\$14,643,963	\$360,745 12
Written or renewed during the year.....	1,606,752	37,347 54
Totals .....	\$16,250,715	\$398,092 66
Deduct those expired and marked off.....	458,519	13,599 03
In force at the end of the year.....	\$15,792,196	\$384,493 63

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$9,860,425	\$89,851 19	1-2	\$44,925 60
1883.....	} Two years....	11,400	104 94	1-4	26 25
1884.....		44,000	632 51	3-4	474 38
1882.....	} Three years...	157,680	1,970 64	1-6	328 44
1883.....		691,705	7,617 35	1-2	3,808 67
1884.....		523,596	5,260 34	5-6	4,383 62
1881.....	} Four years....	600	18 00	1-8	2 25
1882.....		500	15 00	3-8	5 63
1883.....		24,183	150 63	5-8	94 15
1884.....		7,500	117 06	7-8	103 03
1880.....	} Five years....	128,270	2,010 23	1-10	201 02
1881.....		62,450	1,224 35	3-10	367 30
1882.....		64,250	1,226 50	1-2	613 25
1883.....		383,867	5,158 08	7-10	3,610 60
1884.....		292,957	4,076 95	9-10	3,669 26
.....	Various .....	214,400	7,794 55	..	4,191 79
.....	Perpetual.....	15,792,196	384,493 63	..	350,283 42
Totals .....		\$28,259,979	\$511,721 95	..	\$417,088 66
Premiums received since the organization of the Company.....					\$1,062,659 19
Losses paid since the Company organized.....					686,098 83
Cash dividends paid stockholders.....					164,506 00
Stock owned by directors at par value.....					108,470 00
Losses incurred during the year.....					85,766 00
Amount loaned to stockholders not officers.....					38,000 00

*Business in Connecticut, 1884.*

None transacted.



## UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April 9, 1824.

W. WILSON UNDERHILL, *President*.GEORGE E. COCK, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$248,600 00
Interest due and accrued on bond and mortgage loans.....	1,778 83
Value of lands mortgaged.....	\$203,000 00
Buildings (insured for \$269,700).....	376,000 00
Total .....	\$579,500 00

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4 p. c., 1907, reg ..	\$220,000 00	\$268,400 00	
United States, 4 p. c., coupon.....	11,000 00	13,530 00	
Totals .....	\$231,000 00	\$281,930 00	281,930 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Milwaukee & St. Paul 1st m. bds	\$2,000	\$2,480	\$2,000	
Chi., Bur. & Quincy 1st m. bonds	3,000	3,900	3,000	
Total.....	\$5,000	\$6,380	\$5,000	5,000 00
Cash in principal office.....				802 93
Cash deposited in banks.....				2,334 63
Interest due and accrued on bonds.....				2,200 00
Interest due and accrued on collateral loans.....				25 00
Gross premiums in course of collection.....				18,907 66
Assets of the Company at their actual value.....				\$561,579 05

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$400 15	
Losses reported and unadjusted.....	3,377 00	
Total amount of unpaid losses.....		\$3,777 15
Unearned premiums on risks, one year or less.....	\$42,285 98	
Unearned premiums on risks, more than one year...	14,221 05	
Unearned premiums on inland navigation risks.....	3,523 53	
Unearned premiums as computed above.....		60,030 56
Cash dividends to stockholders remaining unpaid.....		106 25
Due and accrued for salaries, rents, etc.....		1,517 45
Taxes.....		625 00
Commissions and brokerage.....		3,471 25
Due and to become due for borrowed money.....		20,000 00
All other demands against the Company.....		1,032 51
Total liabilities, except capital stock and surplus.....		\$90,560 17
Capital stock.....		250,000 00
Surplus beyond all liabilities.....		221,018 88
Total liabilities, including capital stock and surplus...		\$561,579 05

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$104,307 38	\$9,204 14	
Deduct reinsurance, rebate, abatements, and return premiums....	8,864 69	238 67	
Actual cash premiums.....	\$95,442 69	\$8,965 47	\$104,408 16
Interest on bonds and mortgages.....			15,035 00
Interest on loans and bonds, and dividends on stocks. ....			8,732 81
From all other sources.....			875 62
Actual cash income.....			\$129,051 59

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$13,146.02 occurring in previous years)....	\$55,332 21	\$2,206 13	
Deduct salvages and reinsurance....	1,633 41	368 34	
Net amount paid for losses..	\$53,698 80	\$1,837 79	\$55,536 59
Cash dividends.....			24,972 50
Commissions and brokerage.....			17,204 23
Salaries and fees.....			11,315 13
Taxes.....			4,654 67
Rents.....			4,000 00
All other payments.....			10,421 92
Actual cash expenditure.....			\$128,105 04

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$14,251,092	\$79,241 87
Written or renewed during the year.....	17,704,113	114,085 78
Totals .....	\$31,955,205	\$193,327 65
Deduct those expired and marked off.....	16,300,886	83,357 55
In force at the end of the year.....	\$15,654,319	\$109,970 10
Deduct amount reinsured.....	383,199	2,220 60
Net amount in force.....	\$15,271,120	\$107,749 50
	Marine and Inland.	Premiums.
	\$232,000	\$7,047 07

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$11,477,433	\$84,571 97	1-2	\$42,285 98
1883.....	Two years.....	2,500	24 00	1-4	6 00
1884.....		8,100	68 50	3-4	51 37
1882.....	Three years....	831,200	4,548 64	1-6	758 10
1883.....		1,174,855	5,863 08	1-2	2,931 53
1884.....		1,469,157	9,743 23	5-6	8,119 35
1881.....	Four years.....	....	....	..	....
1882.....		....	....	..	....
1883.....		....	....	..	....
1884.....		27,250	272 50	7-8	238 44
1880.....	Five years.....	1,200	21 06	1-10	2 10
1881.....		4,700	47 45	3-10	14 23
1882.....		8,750	192 22	1-2	96 13
1883.....		81,500	766 75	7-10	536 72
1884.....		174,475	1,630 10	9-10	1,467 08
Totals.....		\$15,271,120	\$107,749 50	..	\$56,507 03

Premiums received since the organization of the Company.....	\$3,192,553 00
Losses paid since the Company organized.....	1,708,725 00
Cash dividends paid stockholders.....	1,564,091 00
Stock owned by directors at par value.....	50,800 00
Losses incurred during the year (fire, \$43,919.12; marine and inland, \$2,206.13).....	46,125 25
Loaned to officers and directors.....	2,000 00
Loaned to stockholders, not officers.....	3,000 00

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$102,960 00
Premiums received.....	1,233 72
Losses paid.....	14 89
Losses incurred.....	14 89

## WASHINGTON FIRE AND MARINE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, January 1, 1873.

ISAAC SWEETSER, *President.*A. WILLARD DAMON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due .....	\$45,500 00
Interest accrued on bond and mortgage loans.....	809 00
Value of lands mortgaged.....	\$29,000 00
Buildings (insured for \$52,000.00).....	57,500 00
Total.....	\$86,500 00

*Stocks and Bonds Owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States, 4½ p. c.....	\$95,000 00	\$107,588 00
United States, 4 p. c.....	50,000 00	61,437 00
BANK STOCKS—		
Atlas National.....	34,500 00	39,804 00
Blackstone National.....	16,000 00	16,320 00
Columbian “ .....	58,100 00	72,625 00
Continental “ .....	8,800 00	9,328 00
Eliot “ .....	5,000 00	6,025 00
Freemans “ .....	8,000 00	8,560 00
Globe “ .....	2,500 00	2,388 00
Hamilton “ .....	11,000 00	13,557 00
Massachusetts “ .....	3,750 00	3,834 00
Merchants “ .....	55,000 00	73,769 00
Merchandise “ .....	6,000 00	5,790 00
North “ .....	17,000 00	20,336 00
New England “ .....	20,000 00	26,650 00
Old Boston “ .....	550 00	666 00
State “ .....	12,500 00	14,641 00
Shawmut “ .....	2,000 00	2,350 00

	Par Value.	Market Value.
Suffolk National.....	\$8,500 00	\$9,605 00
Tremont ".....	2,500 00	2,550 00
Union Market ".....	1,200 00	1,440 00
Washington ".....	6,500 00	8,255 00
National Bank of Commerce.....	8,500 00	9,690 00
" " the Commonw'th.	10,000 00	11,200 00
" " North America...	7,500 00	7,875 00
" City.....	13,500 00	14,479 00
" Eagle.....	11,600 00	12,789 00
" Hide and Leather.....	10,000 00	11,300 00
" Revere.....	20,400 00	24,531 00
" Union.....	4,700 00	6,357 00
" Webster.....	4,000 00	4,670 00
RAILROAD STOCKS—		
Norwich & Worcester.....	4,000 00	6,720 00
N. Y. Central & Hudson River...	10,000 00	8,575 00
Old Colony.....	35,000 00	50,400 00
Union Pacific.....	20,000 00	9,200 00
Chicago, Burlington & Quincy....	21,000 00	24,150 00
Boston & Lowell.....	25,000 00	26,250 00
Boston & Albany.....	14,300 00	24,238 00
Fitchburg.....	10,000 00	11,100 00
Northern Pacific, preferred.....	10,000 00	3,975 00
MUNICIPAL BONDS—		
City of Boston, 6 p. c., 1894.....	80,000 00	94,400 00
City of Boston, 6 p. c., 1903.....	30,000 00	38,700 00
RAILROAD BONDS—		
Chi., Burlington & Quincy, 7 p. c.	10,000 00	12,775 00
Eastern, 6 p. c.....	61,500 00	71,032 00
Old Colony, 7 p. c.....	20,000 00	24,600 00
Union Pacific, 6 p. c.....	20,000 00	22,000 00
Cedar Rapids & Mo. River, 7 p. c.	5,000 00	6,100 00
Pueblo & Arkansas Valley, 7 p. c.	20,000 00	23,700 00
Northern Pac., 6 p. c., gen m.....	30,000 00	30,225 00
" Pac., 6 p.c. (Pend d'Oreille D.)	10,000 00	9,850 00
Oregon & Transcontinental, 6 p. c.	10,000 00	6,750 00
Saginaw & Western, 6 p. c.....	5,000 00	5,400 00
Fremont, Elkhorn & Mo. Val., 6 p.c	5,000 00	5,425 00
Kan.C., Springfield & Memphis, 6 p.c	10,000 00	10,000 00
" Lawrence & Southern, 6 p. c	10,000 00	10,900 00
" St. Jo. & Council Bluffs, 7 p. c	6,000 00	7,155 00
Nodaway Valley, 7 p. c.....	10,000 00	11,000 00
Oregon Railway & Nav., 6 p. c...	20,000 00	22,000 00
" " " 8 p. c., scrip.	5,000 00	5,000 00
" " " 7 p. c., deben.	25,000 00	24,813 00
MISCELLANEOUS—		
Boston Gas Light Co. stock.....	5,000 00	7,450 00
Totals.....	\$1,061,400 00	\$1,224,292 00
		\$1,224,292 00



*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Indian Orchard Mills stock.....	\$32,000	\$40,000	\$25,000	
Central Mills Co. stock.....	25,000	25,000	20,000	
Commercial Wharf Co. stock...	10,000	25,000	10,000	
Totals .....	\$67,000	\$90,000	\$55,000	\$55,000 00
Cash in Company's principal office.....				37,442 14
Cash deposited in bank.....				103,212 53
Interest due and accrued on stocks.....				3,392 65
Interest due and accrued on collateral loans.....				380 92
Gross premiums in due course of collection.....				102,089 26
Bills receivable, not matured.....				45,296 28
Assets of the Company at their actual value.....				\$1,617,414 78

## III. LIABILITIES.

Losses reported and unadjusted.....		\$127,320 00
Unearned premiums on risks, one year or less.....	\$234,228 69	
Unearned premiums on risks, more than one year....	124,053 89	
Unearned premiums on marine risks.....	65,452 19	
Unearned premiums as computed above.....		423,734 77
Commissions and brokerage.....		10,797 92
Total liabilities except capital stock and surplus.....		\$561,852 69
Capital stock.....		1,000,000 00
Surplus beyond all liabilities.....		55,562 09
Total liabilities, including capital stock and surplus...		\$1,617,414 78

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$783,439 23	\$204,933 25	
Deduct reinsurance, rebate, abatement, and return premiums .....	168,471 53	18,843 16	
Actual cash premiums... .	\$614,967 70	\$186,090 09	\$801,057 79
Interest on bonds and mortgages.....			4,153 89
Interest on loans and bonds, and dividends on stocks.....			65,711 11
From all other sources.....			2,535 21
Actual cash income .....			\$873,458 00

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$113,442.00 occurring in previous years)....	\$407,881 33	\$155,397 00	
Deduct salvages and reinsurance....	12,950 56	17,930 82	
Net amount paid for losses.	\$394,930 77	\$137,466 18	\$532,396 95



Cash dividends.....	\$30,000 00
Commissions and brokerage.....	223,758 85
Salaries and fees.....	23,500 00
Taxes.....	8,529 93
All other payments.....	22,889 09
Actual cash expenditure.....	<u>\$841,074 82</u>

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$37,448,298	\$417,158 55
Written or renewed during the year.....	63,762,015	778,161 07
Totals .....	<u>\$101,210,313</u>	<u>\$1,195,319 62</u>
Deduct those expired and marked off.....	45,920,124	487,193 74
In force at the end of the year.....	\$55,290,189	\$708,125 88
Deduct amount reinsured.....	4,715,022	66,170 56
Net amount in force .....	<u>\$50,575,167</u>	<u>\$641,955 32</u>
	Marine and Inland.	Premiums.
	\$1,667,974	\$65,452 19

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$35,404,232	\$468,457 38	1-2	\$234,228 69
1883.....	Two years.....	56,349	682 16	1-4	170 54
1884.....		108,663	1,274 70	3-4	956 03
1882.....	Three years....	627,226	8,062 61	1-6	1,343 77
1883.....		1,441,736	19,011 58	1-2	9,505 79
1884.....		6,673,602	66,108 14	5-6	55,091 11
1881.....	Four years.....	9,992	103 59	1-8	12 95
1882.....		26,335	259 18	3-8	97 19
1883.....		24,330	98 94	5-8	61 84
1884.....		69,181	681 44	7-8	596 26
1880.....	Five years.....	518,007	5,579 16	1-10	557 91
1881.....		476,162	5,343 84	3-10	1,603 15
1882.....		518,081	6,461 58	1-2	3,230 79
1883.....		1,507,848	19,606 64	7-10	13,724 62
1884.....		3,113,423	40,224 38	9-10	37,101 94
Totals.....		<u>\$50,575,167</u>	<u>\$641,955 32</u>		<u>\$358,282 58</u>

Premiums received since the organization of the Company.....	\$4,770,645 73
Losses paid since the organization of the Company.....	2,472,726 44
Cash dividends declared.....	370,000 00
Dividends declared payable in stock.....	200,000 00
Stock owned by directors at par value.....	204,800 00
Losses incurred during the year—fire, \$422,393.00; marine and inland, \$123,881.00.....	<u>546,274 00</u>

*Business in Connecticut, 1884.*

Fire risks taken (no marine or inland) .....	\$1,821,110 00
Premiums received.....	14,713 69
Losses paid.....	3,525 06
Losses incurred.....	3,585 06

## WESTCHESTER INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, January 1, 1870.

GEORGE R. CRAWFORD, *President.*JOHN Q. UNDERHILL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$18,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	141,650 00
Interest due and accrued on bond and mortgage loans.....	1,596 08
Value of lands mortgaged.....	\$147,000 00
Buildings (insured for \$140,000).....	163,900 00
Total .....	\$310,900 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, 4 p. c., bonds.....	\$410,000 00	\$500,000 00
Georgia, 7 p. c., due 1890.....	25,000 00	27,500 00

	Par Value.	Market Value.	
RAILROAD BONDS—			
N. Y., Chic. & St. L., 1st mort...	\$25,000 00	\$23,000 00	
N. Y. Cen. d. cert., ex. 5 p. c....	20,000 00	20,600 00	
Northern Pacific, 1st mort.....	20,000 00	20,000 00	
RAILROAD STOCKS—			
New York & Harlem.....	30,000 00	57,200 00	
Renselaer & Saratoga.....	30,000 00	42,300 00	
N. Y., Lackawanna & Western...	50,000 00	42,700 00	
Totals .....	\$610,000 00	\$733,300 00	\$733,300 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Central Bank, Westchester Co..	\$2,600	\$2,600	\$1,500	1,500 00
Cash deposited in bank.....				54,599 05
Gross premiums in due course of collection.....				62,014 31
Rents due and accrued.....				364 12
Assets, at their actual value.....				\$1,013,023 56

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$37,915 61	
Losses reported and unadjusted.....	17,500 00	
Total amount of unpaid losses.....	\$55,415 61	
Deduct reinsurance .....	2,000 00	
Net amount of unpaid losses.....		\$53,415 61
Unearned premiums on risks, one year or less.....	\$182,520 87	
Unearned premiums on risks, more than one year...	263,599 43	
Unearned premiums as computed above.....		446,120 30
Commissions and brokerage.....		8,914 85
Total liabilities, except capital stock and surplus.....	\$508,450 76	
Capital stock.....	300,000 00	
Surplus beyond all liabilities.....		204,572 80
Under special deposits in various States.....	\$24,383 51	
Total liabilities, including capital and surplus.....		\$1,013,023 56

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$755,549 11	
Deduct reinsurance, rebate, abatement, and return premiums.....	75,470 40	
Actual cash premiums.....		\$680,078 71
Interest on bonds and mortgages.....		8,463 10
Interest on loans and bonds, and dividends on stocks.....		27,252 71
Rents .....		1,996 81
Actual cash income.....		\$717,791 33

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$53,423.90 occurring in previous years).....	\$401,690 47	
Deduct salvages and reinsurance.....	15,551 41	
Net amount paid for losses.....		\$386,139 06
Cash dividends.....		30,000 00
Commissions and brokerage.....		130,530 92
Salaries, fees, etc.....		28,549 96
Taxes.....		18,906 65
All other payments.....		81,536 09
Actual cash expenditure.....		\$675,662 68

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$93,700,283	\$817,126 32
Written or renewed during the year.....	78,490,347	748,355 88
Total.....	\$172,190,630	\$1,565,482 20
Deduct those expired and marked off.....	73,980,000	696,612 58
In force at the end of the year.....	\$98,210,630	\$868,869 62
Deduct amount reinsured.....	1,565,655	16,326 81
Net amount in force.....	\$96,644,975	\$852,542 81

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$46,590,837	\$365,041 74	1-2	\$182,520 87
1883.....	Two years.....	479,471	3,694 80	1-4	923 70
1884.....		273,693	2,530 19	3-4	1,897 64
1882.....	Three years....	11,193,236	97,442 30	1-6	16,240 38
1883.....		13,840,760	116,740 90	1-2	58,370 45
1884.....		12,147,680	121,230 90	5-6	101,025 75
1881.....	Four years.....	164,120	1,629 22	1-8	203 65
1882.....		187,948	1,801 54	3-8	675 58
1883.....		236,628	1,902 15	5-8	1,188 84
1884.....		126,490	1,520 16	7-8	1,330 14
1880.....	Five years.....	1,380,214	15,840 16	1-10	1,584 01
1881.....		1,702,468	21,690 43	3-10	6,507 12
1882.....		2,380,476	27,143 60	1-2	13,571 80
1883.....		2,720,494	34,104 32	7-10	23,873 01
1884.....		3,220,460	40,230 40	9-10	36,207 36
Totals .....		\$96,644,975	\$852,542 81	..	\$446,120 30

Premiums received since the organization of the Company.....	\$9,589,484 28
Losses paid since the organization of the Company.....	5,347,506 62
Cash dividends paid stockholders.....	378,000 00

## 286 WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

Stock dividends declared.....	\$100,000 00
Stock owned by the directors at par value.....	85,280 00
Losses incurred during the year.....	384,830 77
Loaned to officers and directors.....	6,500 00
Special deposits for the exclusive protection of policy-holders in the States of Virginia, \$10,000, liabilities, \$6,586; Georgia, \$25,000, liabilities, \$13,302.51; North Carolina, \$10,000, liabilities, \$4,500.	

### *Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1.436,248 00
Premiums received.....	14,014 54
Losses paid.....	5,931 85
Losses incurred.....	4,940 18

---

## WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, March, 1853.

EDMUND DRIGGS, *President.*

N. W. MESEROLE, *Secretary.*

*Attorney in Connecticut,* INSURANCE COMMISSIONER.

---

### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

### II. ASSETS.

Value of real estate owned by the Company (less encumbrances)...	\$448,225 86
Loans on bond and mortgage (first liens), not more than one year's interest due.....	283,000 00
Loans on bond and mortgage (first liens), more than one year's interest due.....	8,000 00
Interest due and accrued on bond and mortgage loans.....	2,077 53
Value of lands mortgaged.....	\$212,050 00
Buildings (insured for \$254,400.00).....	307,500 00
Total.....	\$519,550 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States, reg., 4 p. c., 1907..	\$26,000 00	\$31,687 50	
“ “ cur., 6 p. c.....	40,000 00	52,000 00	
Georgia, 6 p. c., coupon.....	25,000 00	25,000 00	
RAILROAD BONDS—			
Grand Street & Newtown.....	21,000 00	21,420 00	
Broadway of Brooklyn.....	3,000 00	3,180 00	
RAILROAD STOCKS—			
Grand Street & Newtown.....	33,000 00	34,650 00	
Dry Dock, East Broadway & Battery of New York.....	20,000 00	37,400 00	
Dry Dock, East Broadway & Battery of New York, scrip.....	20,000 00	20,800 00	
BANK STOCKS—			
First National of Brooklyn.....	4,900 00	13,475 00	
Long Island of Brooklyn.....	10,000 00	11,500 00	
GAS COMPANY STOCKS—			
Peoples of Brooklyn.....	13,000 00	10,400 00	
Metropolitan of Brooklyn.....	5,000 00	4,700 00	
Citizens of Brooklyn.....	7,120 00	6,408 00	
Totals .....	\$228,020 00	\$272,620 50	\$272,620 50

*Loans on Collateral.*

	Par Value.	Market Value.	Amt.Loaned.	
Greenwich Ins. Co., N. Y., stock	\$250	\$700	\$350	
Union Ferry Co., Brooklyn, “	600	840	600	
G. St. & N. R.R., Brooklyn, “	1,000	1,050	800	
Lafayette Ins. Co., Brook'n, “	1,000	1,000	800	
Cypress Hills Cemetery, bonds..	9,000	9,000	6,500	
Williamsburgh Savings Bk. Book	500	500	450	
Totals .....	\$12,350	\$13,090	\$9,500	9,500 00
Cash in principal office.....				1,146 02
Cash in banks.....				79,071 52
Interest due and accrued on stocks .....				5,480 48
Interest due and accrued on collateral loans.....				58 00
Gross premiums in course of collection.....				72,766 54
Rents due and accrued.....				6,268 48
Reinsurance due from other companies.....				1,765 56
Salvage .....				1,200 00
Assets of the Company at their actual value.....				\$1,191,180 49



## III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,907 82	
Losses reported and unadjusted.....	39,434 00	
Losses resisted.....	3,400 00	
Total amount of unpaid losses.....	\$49,741 82	
Deduct reinsurance.....	11,606 87	
Net amount of unpaid losses.....		\$38,134 95
Unearned premiums on risks, one year or less.....	\$271,172 45	
Unearned premiums on risks, more than one year...	168,995 09	
Unearned premiums as computed above.....		440,167 54
Cash dividends to stockholders remaining unpaid.....		115 00
Due and accrued for salaries, etc.....		2,500 00
Commissions and brokerage.....		13,282 89
Taxes.....		1,361 64
Return premiums.....		6,349 45
Total liabilities, except capital stock and surplus.....	\$501,911 47	
Capital stock.....	250,000 00	
Surplus beyond all liabilities.....	439,269 02	
Under special deposits in various States and countries,	\$46,645 35	
Total liabilities, including capital and surplus.....	\$1,191,180 49	

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$800,627 46	
Deduct reinsurance, rebate, abatement, and return premiums.....	119,339 47	
Actual cash premiums.....		\$681,287 99
Interest on bonds and mortgages.....		22,208 20
Interest on loans and bonds, and dividends on stocks.....		5,402 23
Rents.....		15,637 22
Actual cash income.....		\$724,535 64

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$33,474.30 occur- ring in previous years).....	\$385,660 45	
Deduct salvages and reinsurance.....	48,828 98	
Net amount paid for losses.....		\$336,831 47
Cash dividends.....		50,160 00
Commissions and brokerage.....		155,551 27
Salaries and fees.....		56,403 40
Taxes.....		18,930 16
All other payments.....		70,544 05
Actual cash expenditure.....		\$688,420 35

## VI. MISCELLANEOUS.

	Risks.	Premiums.
In force on the 31st day of December of the pre- ceding year .....	\$97,458,620	\$811,788 35
Written or renewed during the year .....	141,627,924	810,135 51
Totals .....	\$239,086,544	\$1,621,923 86
Deduct those expired and marked off. ....	132,905,357	698,839 97
In force at the end of the year .....	\$106,181,187	\$923,083 89
Deduct amount reinsured .....	6,194,319	69,396 70
Net amount in force .....	\$99,986,868	\$853,687 19

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884. ....	One year or less.	\$63,620,058	\$542,344 90	$\frac{1}{2}$	\$271,172 45
1883. ....	} Two years. ....	196,700	1,314 17	$\frac{1}{4}$	328 54
1884. ....		143,275	1,200 69	$\frac{3}{4}$	900 52
1882. ....	} Three years. ....	6,961,857	53,681 42	$\frac{1}{6}$	8,946 90
1883. ....		8,374,065	67,448 29	$\frac{1}{2}$	33,724 14
1884. ....		9,663,751	78,604 13	$\frac{5}{6}$	65,503 44
1881. ....	} Four years. ....	93,421	827 05	$\frac{1}{8}$	103 38
1882. ....		108,323	1,014 47	$\frac{3}{8}$	380 43
1883. ....		114,425	1,035 44	$\frac{5}{8}$	647 15
1884. ....		92,409	929 15	$\frac{7}{8}$	813 08
1880. ....	} Five years. ....	1,381,834	13,603 90	$\frac{1}{10}$	1,360 39
1881. ....		2,027,521	19,142 21	$\frac{9}{10}$	5,742 66
1882. ....		2,681,412	25,351 28	$\frac{1}{2}$	12,675 64
1883. ....		2,120,420	21,273 31	$\frac{7}{10}$	14,891 32
1884. ....	} Six years. ....	2,346,656	25,145 20	$\frac{9}{10}$	22,630 68
1879. ....		10,000	105 00	$\frac{1}{12}$	8 75
1880. ....		3,000	32 20	$\frac{1}{4}$	8 05
1881. ....		2,500	56 25	$\frac{5}{12}$	23 44
1880. ....	} Seven years. ....	13,250	171 88	$\frac{5}{14}$	61 39
1881. ....		15,000	231 25	$\frac{1}{2}$	115 62
1882. ....		8,000	85 00	$\frac{9}{14}$	54 64
1883. ....		6,000	60 00	$\frac{1}{2}$	47 14
1884. ....		3,000	30 00	$\frac{3}{4}$	27 86
Totals. ....		\$99,986,868	\$853,687 19	..	\$440,167 54

Premiums received since the organization of the Company . . . . .	\$8,733,723 48
Losses paid since the organization of the Company . . . . .	4,511,423 86
Cash dividends declared . . . . .	902,500 00
Stock owned by directors at par value . . . . .	75,300 00
Losses incurred during the year . . . . .	336,326 56
Loaned to officers and directors . . . . .	7,300 00
Loaned to stockholders not officers . . . . .	800 00
Special deposits for the exclusive protection of policy-holders in the States of Georgia, \$25,000.00, liabilities, \$21,971.90; Virginia, \$11,000.00, liabilities, \$24,673.45.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland) . . . . .	\$2,745,620 00
Premiums received . . . . .	26,504 35
Losses paid . . . . .	7,827 98
Losses incurred . . . . .	7,827 98

---

MUTUAL FIRE  
INSURANCE COMPANIES  
OF OTHER STATES.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

---



## HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

Commenced Business, May 23, 1843.

CHARLES H. PRICE, *President*.

THOS. H. JOHNSON, *Secretary*.

*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of guarantee capital authorized.....	\$100,000 00
Whole amount of capital actually paid up in cash.....	100,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$35,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	61,800 00
Interest accrued on bond and mortgage loans.....	1,478 42
Value of lands mortgaged.....	\$114,850 00
Buildings (insured for \$38,000).....	65,950 00
Total .....	\$180,800 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, 1907, 4 p. c.....	\$40,000 00	\$49,150 00
Massachusetts, 1893, 5 p. c.....	4,000 00	4,480 00
New Hampshire, 1897, 6 p. c.....	4,000 00	4,860 00
MUNICIPAL BONDS—		
Marion, Ind., Co., 1898, 6 p. c....	5,000 00	5,300 00
Boston, Mass., city, r., 1900, 4 p. c	5,000 00	5,250 00
Cincinnati, O., city, 1890, 7 p. c..	1,000 00	1,110 00
“ “ “ 1902, 7 <sup>3</sup> / <sub>10</sub> p. c.	11,000 00	13,915 00
“ “ “ 1904, 7 p. c..	5,000 00	6,400 00
Cleveland, “ “ 1897, 6 p. c..	5,000 00	5,800 00
Chicago, Ill., “ 1888, 7 p. c..	1,000 00	1,080 00
“ “ “ 1890, 7 p. c..	1,000 00	1,110 00
“ “ “ 1894, 7 p. c..	4,000 00	4,740 00
“ “ “ 1895, 7 p. c..	2,000 00	2,400 00



	Par Value.	Market Value.
Chelsea, Mass., city, 1892, 6 p. c. .	\$17,000 00	\$19,380 00
Evansville, Ind., " 1903, 6 p. c. .	5,000 00	5,000 00
Hartford, Ct., " 1891, 6 p. c. .	10,000 00	11,300 00
Jef'ville, Ind., " 1896, 7 $\frac{3}{10}$ p. c	7,000 00	7,630 00
Jack'ville, Ill, " 1899, 6 p. c. .	5,000 00	5,100 00
Lawrence, Mass., city, 1894, 6 p. c.	5,000 00	5,850 00
Lowell, " " 1890, 6 p. c. .	4,000 00	4,480 00
Milwaukee, Wis., city, 1891, 5 p. c	2,500 00	2,425 00
" " " 1896, 7 p. c	5,000 00	5,700 00
Minneapolis, Minn., city, 1894, 8 p. c	5,000 00	6,100 00
Portland, Me., " 1887, 6 p. c	5,000 00	5,150 00
St. Louis, Mo., city, 1887, 6 p. c. .	10,000 00	10,400 00
" " " 1899, 6 p. c. .	5,000 00	5,800 00
St. Paul, Minn., " 1913, 5 p. c. .	10,000 00	10,500 00
Salem, Mass., " 1891, 6 p. c. .	10,000 00	11,200 00

## RAILROAD BONDS—

Balt. & Ohio, 1919, 6 p. c. . . . .	10,000 00	11,300 00
Ches. & Ohio, class A, 1908, 6 p. c	10,000 00	10,150 00
Chi., Bur. & Quincy, 1896, 7 p. c.	16,500 00	19,635 00
Chi. & Alton, s. f., 1903, 6 p. c. . .	5,000 00	5,900 00
Chi. & E. Ill., 1907, 6 p. c. . . . .	5,000 00	5,400 00
Cen. Pac., L. G., 1890, 6 p. c. . . . .	10,000 00	10,000 00
Cen. Pac., 1st. m., 1898, 6 p. c. . . .	7,000 00	7,875 00
Cen. New Jersey, 1899, 7 p. c. . . .	5,000 00	5,000 00
Cen. New Jersey, adjt., 1903, 7 p. c	1,000 00	1,010 00
Den., So. Pk. & Pac., 1905, 7 p. c.	7,000 00	5,600 00
Eastern, 1906, 6 p. c. . . . .	10,000 00	11,575 00
Jack., Lan. & Sag., con., 1891, 8 p. c	6,000 00	6,780 00
Lehigh Valley, reg., 1923, 6 p. c. . .	5,000 00	6,100 00
N. Y. & N. E., 1905, 6 p. c. . . . .	3,000 00	2,850 00
" " " 7 p. c. . . . .	12,000 00	12,570 00
Scioto Valley, 1896, 7 p. c. . . . .	6,000 00	5,100 00
T. H. & So. Eastern, 1909, 7 p. c.	5,000 00	5,000 00
Union Pacific, 6 p. c. . . . .	15,000 00	17,025 00
Consolidated Vermont, 1913, 5 p. c	2,000 00	1,100 00

## RAILROAD STOCKS—

Old Colony. . . . .	3,100 00	4,572 50
Port., Ports. & Saco. . . . .	5,000 00	5,825 00
Pitts., Ft. Wayne & Chicago. . . . .	10,000 00	12,675 00

## BANK STOCKS—

National Exchange, Salem. . . . .	4,000 00	4,600 00
First National, " . . . . .	1,000 00	1,250 00
Merchants National " . . . . .	500 00	680 00
Mercantile " " . . . . .	3,500 00	4,208 75
Naumkeag " " . . . . .	4,100 00	5,617 00
Salem, " " . . . . .	14,000 00	17,080 00
Atlantic " Boston. . . . .	3,000 00	4,537 50
Republic " " . . . . .	5,000 00	6,650 00

	Par Value.	Market Value.	
Blackstone National, Boston.....	\$1,500 00	\$1,537 50	
Freemans       "       "       .....	5,000 00	5,400 00	
Globe       "       "       .....	3,000 00	2,865 00	
Merchants       "       "       .....	10,000 00	13,400 00	
Revere       "       "       .....	3,000 00	3,600 00	
Second       "       "       .....	10,000 00	15,100 00	
Shoe & Leather National, Boston..	4,000 00	3,800 00	
Beverly National, Beverly.....	1,000 00	1,280 00	
So. Danvers National, Peabody...	2,000 00	3,000 00	
First National, Newburyport.....	2,500 00	3,100 00	
MISCELLANEOUS—			
D. & H. Can. Co., 1917, 7 p. c. bds	5,000 00	6,275 00	
Totals .....	\$434,200 00	\$498,633 25	\$498,633 25
Cash in Company's principal office.....			3,144 64
Cash deposited in bank.....			3,372 16
Interest due and accrued on stocks.....			4,874 70
Gross premiums in due course of collection.....			526 74
Assets of the Company at their actual value.....			\$608,829 91

## III. LIABILITIES.

Losses reported and unadjusted.....	\$500 00	
Losses resisted.....	2,100 00	
Total amount of unpaid losses.....		\$2,600 00
Unearned premiums on risks, one year or less.....	\$10,587 64	
Unearned premiums on risks, more than one year...	136,928 78	
Unearned premiums as computed above.....		147,516 42
Commissions and brokerage.....		70 10
Total liabilities, except capital stock and surplus.....		\$150,186 52
Guarantee capital.....		100,000 00
Surplus beyond all liabilities.....		358,643 39
Total liabilities, including capital stock and surplus...		\$608,829 91

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$84,500 08	
Deduct reinsurance, rebate, abatement, and return premiums.....	1,826 54	
Actual cash premiums.....		\$82,673 54
Interest on bonds and mortgages.....		3,140 34
Interest on loans and bonds, and dividends on stocks.....		25,466 85
Rents.....		2,489 20
Actual cash income.....		\$113,769 93

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$23,164 62
Cash dividends paid stockholders.....	7,000 00
*Scrip or certificates of profits redeemed.....	24,351 44
Commissions and brokerage.....	12,642 44
Salaries and fees.....	9,387 00
Taxes.....	986 22
All other payments.....	2,424 21
Actual cash expenditure.....	\$79,955 93

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$20,077,524 12	\$275,261 47
Written or renewed during the year.....	6,348,779 75	84,149 53
Totals .....	\$26,426,303 87	\$359,411 00
Deduct those expired and marked off.....	5,500,650 34	70,894 99
Net amount in force.....	\$20,925,653 53	\$288,516 01

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$1,975,743 75	\$21,175 29	1-2	\$10,587 64
1883.....	Two years...	....	....	..	....
1884.....		....	....	..	....
1882.....	Three years..	1,456,607 12	20,239 10	1-6	3,746 37
1883.....		1,439,000 96	20,913 51	1-2	10,456 75
1884.....		1,360,673 13	19,251 14	5-6	16,094 75
1881.....	Four years...	....	....	..	....
1882.....		....	....	..	....
1883.....		....	....	..	....
1884.....		....	....	..	....
1880.....	Five years...	2,386,764 02	33,682 34	1-10	3,368 23
1881.....		3,027,481 03	42,769 53	3-10	12,830 85
1882.....		3,451,898 46	47,075 72	1-2	23,537 86
1883.....		2,883,442 06	40,872 32	7-10	28,610 61
1884.....		2,944,043 00	42,537 06	9-10	38,283 36
Totals .....		\$20,925,653 53	\$288,516 01	..	\$147,516 42
Stock owned by the directors at par value.....					29,000 00
Losses paid since the Company organized.....					1,309,880 19
Losses incurred during the year.....					20,364 62

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$502,786 00
Premiums received.....	4,420 31
Losses paid.....	513 66
Losses incurred.....	513 66

\* Supposed to mean dividends paid policy-holders.

MERCHANTS AND FARMERS MUTUAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

Commenced Business, January 1, 1847.

JOHN D. WASHBURN, *President.*

ELIJAH B. STODDARD, *Secretary.*

*Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Guarantee capital authorized..... None.

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$25,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	6,000 00
Value of lands mortgaged.....	\$21,600 00
Buildings (insured for \$2,800).....	14,000 00
Total .....	\$35,600 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
City of Lawrence.....	\$20,000 00	\$20,600 00	
RAILROAD BONDS—			
Worcester & Nashua.....	20,000 00	20,600 00	
Providence & Worcester.....	25,000 00	30,000 00	
RAILROAD STOCKS—			
Atchison, Topeka & Sante Fe ....	5,000 00	4,087 50	
Union Pacific .....	5,000 00	2,500 00	
BANK STOCKS—			
Central .....	2,000 00	2,700 00	
Wachusett.....	2,500 00	5,000 00	
Westminster.....	2,000 00	2,000 00	
Mechanics .....	1,300 00	1,495 00	
Quinsigamond .....	600 00	690 00	
Totals .....	\$83,400 00	\$89,672 50	89,672 50

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Worcester & Norwich R.R. stock }	....	....	\$1,500	\$1,500 00
Worcester S. Dep. Tr. Co. stock }	....	....		
Loan to Providence & Worcester R. R.....				25,000 00
Cash in Company's principal office.....				184 17
Cash in bank.....				86,843 33
Interest due and accrued on stocks.....				1,000 00
Gross premiums in due course of collection.....				4,492 38
Deposit notes liable to assessment.....			\$227,970 58	
Assets of the Company at their actual value.....				<u>\$239,692 38</u>

## III. LIABILITIES.

Losses unpaid.....	\$4,000 00
Unearned premiums on all risks.....	113,985 29
Cash dividends to policy-holders.....	1,500 00
Commissions and brokerage.....	<u>673 85</u>
Total liabilities, except surplus.....	\$120,159 14
Surplus beyond all liabilities.....	<u>119,533 24</u>
Total liabilities, including surplus.....	\$239,692 38

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$61,152 56
Deduct reinsurance, rebate, abatement and return premiums .....	<u>2,055 43</u>
Actual cash premiums.....	\$59,097 13
Interest on bonds and mortgages.....	150 00
Interest on loans and bonds, and dividends on stocks.....	8,673 07
Rents.....	1,914 54
Deposit notes received during year.....	<u>\$60,471 36</u>
Actual cash income.....	\$69,834 74

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$22,053 74
Cash dividends paid policy-holders.....	18,198 71
Commissions and brokerage.....	8,729 10
Salaries and fees.....	6,439 75
Taxes .....	1,174 11
All other payments.....	<u>3,446 86</u>
Actual cash expenditure.....	\$60,042 27

VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$15,084,266	\$213,930 94
Written or renewed during the year.....	4,490,926	60,471 36
Totals .....	\$19,575,192	\$274,402 30
Deduct those expired and marked off. ...	3,542,944	46,431 72
Net amount in force.....	\$16,032,248	\$227,970 58
Losses paid since the Company organized.....		\$1,416,100 88
Losses incurred during the year.....		26,053 74

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$364,332 00
Premiums received.....	3,061 87
Losses paid.....	1,161 92
Losses incurred.....	1,161 92



## QUINCY MUTUAL FIRE INSURANCE COMPANY,

QUINCY, MASS.

Commenced Business, May, 1851.

CHARLES BRECK, *President pro tem.*CHARLES A. HOWLAND, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of guarantee capital authorized.....	None.
---	-------

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$16,000 00
Loans on bond on mortgage (first liens), not more than one year's interest due.....	83,050 00
Value of lands mortgaged.....	\$78,900 00
Buildings (insured for \$75,200).....	97,200 00
Total.....	\$176,100 00

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
BANK STOCKS—		
Manufacturers National, Boston...	\$20,000 00	\$19,200 00
Merchants " " ...	4,000 00	5,280 00
Third " " ...	22,200 00	20,900 00
State " " ...	3,500 00	4,515 00
North " " ...	10,000 00	13,000 00
Washington " " ...	6,600 00	8,778 00
Second " " ...	7,000 00	10,500 00
Blackstone " " ...	4,500 00	4,500 00
First " " ...	5,000 00	9,750 00
Revere " " ...	3,700 00	4,440 00
Hamilton " " ...	5,000 00	5,750 00
Continental " " ...	4,600 00	4,830 00
Redemption " " ...	7,500 00	9,000 00
Market " " ...	2,500 00	2,250 00
Mt. Wollaston " Quincy..	22,000 00	31,900 00
Granite " " ..	9,400 00	11,750 00

	Par Value.	Market Value.	
Wachusett National, Fitchburg....	\$5,000 00	\$9,250 00	
Hingham " Hingham....	4,480 00	4,480 00	
First National, South Weymouth..	4,800 00	6,000 00	
Union " " " ..	7,700 00	9,086 00	
Quinsigamond National, Worcester	1,000 00	1,100 00	
Brockton " Brockton	5,000 00	5,500 00	
Plymouth " Plymouth	2,900 00	3,480 00	
RAILROAD STOCKS—			
Old Colony.....	1,100 00	1,628 00	
Achison, Topeka & Santa Fe.....	10,000 00	7,800 00	
MISCELLANEOUS—			
Citizens Gas Light Co.....	4,500 00	4,500 00	
Lawrence Duck Co.....	17,000 00	25,500 00	
Hingham Cordage Co.....	10,700 00	10,700 00	
Totals .....	\$211,680 00	\$255,367 00	\$255,367 00

*Loans on Collaterals.*

	Market Value.	Amt. Loaned.	
Achison, Topeka & Santa Fe R.R. stk.	\$2,886 00	\$12,000 00	
Union Mills Co., Detroit, Mich., stock	8,750 00		
Totals .....	\$11,636 00	\$12,000 00	12,000 00
Other cash loans.....			7,150 00
Cash in Company's principal office.....			150 00
Cash in banks.....			63,491 16
Interest due and accrued on stocks and other investments.....			6,990 71
Net premiums in course of collection.....			10,482 34
Cash in Pacific National Bank (in liquidation).....			16,004 42
Assets at their actual value.....			\$470,685 63
Deposit notes liable to assessment (over 15,000)....		\$393,103 69	

## III. LIABILITIES.

Losses reported and unadjusted.....	\$75 00	
Losses resisted .....	4,500 00	
Total amount of unpaid losses.....		\$4,575 00
Unearned premiums on all risks.....		196,551 85
Return premiums and dividends.....		2,500 00
Taxes.....		200 00
All other demands against the Company.....		573 35
Total liabilities, except surplus.....		\$204,400 20
Surplus beyond all liabilities.....		266,285 43
Total liabilities, including surplus.....		\$470,685 63

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$104,915 53
Interest on bonds and mortgages.....	4,271 40
Interest on loans and bonds, and dividends on stocks.....	15,192 08
Rents.....	682 02
Actual cash income.....	\$125,061 03
Amount of deposit notes received during the year,      \$104,915 53	

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$24,347 05
Cash dividends to policy-holders, and return premiums.....	36,929 33
Commissions and brokerage.....	16,635 16
Salaries and fees.....	9,713 20
Taxes.....	1,837 63
All other payments.....	4,194 50
Actual cash expenditure.....	\$93,656 87

## VI. MISCELLANEOUS.

*Risks written and in force.*

In force on the 31st day of December of the preceding year.....	\$26,655,738 00
Written or renewed during the year.....	7,455,420 00
Total.....	\$34,111,158 00
Deduct those expired and marked off.....	6,665,824 00
In force at the end of the year.....	\$27,445,334 00
Amount of deposit notes liable to assessment, received on outstanding risks.....	\$393,103 69
Losses incurred during the year.....	23,101 43

*Business in Connecticut, 1884.*

Fire risks taken.....	\$47,300 00
Cash premiums received.....	527 75
Deposit notes received.....	527 75
Losses paid.....	None.
Losses incurred.....	None.

---

---

FIDELITY AND CASUALTY  
INSURANCE COMPANIES  
OF OTHER STATES.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

---

---



AMERICAN STEAM BOILER INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, November 7, 1883.

WILLIAM K. LOTHROP, *President.*

VINCENT R. SCHENCK, *Secretary.*

*Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States, 4½ p. c., reg.....	\$190,000 00	\$216,186 25
Cash in Company's principal office.....		655 16
Cash deposited in bank.....		10,013 57
Gross premiums in due course of collection.....		16,839 35
Assets of the Company at their actual value.....		\$243,694 33

III. LIABILITIES.

Losses unsettled.....	None.
Unearned premiums on steam boiler risks, one year or less .....	\$14,651 95
Unearned premiums on steam boiler risks, running more than one year.....	25,574 02
Unearned premiums as computed above.....	\$40,225 97
Due and accrued for salaries, etc.....	156 25
Commissions and brokerage.....	2,767 02
Total liabilities, except capital stock and surplus.....	\$43,149 24
Capital stock.....	200,000 00
Surplus beyond capital and all liabilities.....	545 09
Total liabilities, including capital and surplus.....	\$243,694 33



## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$67,156 65
Deduct reinsurance, rebate, abatement, and return premiums.....	1,944 72
Actual cash premiums.....	\$65,211 93
Interest on bonds.....	7,155 00
Inspections, wholly earned.....	6,770 00
Actual cash income.....	\$79,136 93

## V. EXPENDITURES DURING THE YEAR.

Commissions and brokerage.....	\$13,193 89
Salaries and fees.....	14,282 79
Taxes.....	845 04
All other payments and expenses.....	15,542 33
Actual cash expenditure.....	\$43,864 05

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Explosion Risks.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$221,100	\$1,917 70
Written or renewed during the year.....	6,431,586	83,091 80
Total.....	\$6,652,686	\$85,009 50
Deduct those expired and marked off.....	986,449	25,033 16
Net amount in force.....	\$5,666,237	\$59,976 34

*Recapitulation of Explosion Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less	\$3,609,587	\$29,303 90	1-2	\$14,651 95
1884.....	Two years.....	50,000	547 50	3-4	410 63
1884.....	Three years....	1,931,650	29,002 44	5-6	24,168 70
1884.....	Four years.....	45,000	622 50	7-8	544 69
1884.....	Five years.....	30,000	500 00	9-10	450 00
Totals.....		\$5,666,237	\$59,976 34	..	\$40,225 97
Premiums and inspections received since the organization of the Company.....					\$73,005 43
Stock owned by the directors at par value.....					70,800 00
Amount deposited in State of New York for security of all policy- holders.....					100,000 00

*Business in Connecticut, 1884.*

Explosion risks taken.....	\$101,167 00
Premiums received.....	825 25
Losses paid.....	None.
Losses incurred.....	None.

## FIDELITY AND CASUALTY COMPANY.

NEW YORK, N. Y.

Commenced Business, May 1, 1876.

WM. M. RICHARDS, *President*.JOHN M. CRANE, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000 00
Capital actually paid up in cash.....	250,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$5,000 00
Loans on bond and mortgage (first liens).....	1,850 00

*Bonds and Stocks owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 3 p. c.....	\$220,000 00	\$224,400 00	
“ “ 4½ p. c.....	25,000 00	28,281 25	
“ “ 4 p. c.....	15,000 00	18,300 00	
MISCELLANEOUS—			
N. Y. & Lac. & W., 5 p. c., g. stk	25,000 00	21,250 00	
P. C. & Toledo, 1st mort.....	50,000 00	52,500 00	
Totals .....	\$335,000 00	\$344,731 25	\$344,731 25

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Oregon Short Line bonds.....	\$40,000	34,800	} \$50,000	
Utah Southern, 7 p. c.....	40,000	39,400		
E. Ten., Va. & Ga. R. R. bonds,	12,000	6,000	5,000	
Bankers & Merchants bonds...	28,000	7,500	3,500	
Home Insurance Co.....	6,000	6,900	5,000	
Continental Fire Insurance Co..	3,800	8,550	5,640	
Loans otherwise secured.....	1,600		1,600	
Totals .....	\$131,400	\$103,150	\$70,740	\$70,740 00

Cash in principal office.....	\$5,699 59
Cash in bank.....	23,150 80
Interest due and accrued on collateral loans.....	314 89
Interest due and accrued on stocks and bonds.....	1,062 50
Gross premiums in due course of collection.....	47,681 55
All other admissible property belonging to the Company.....	4,376 18
Assets at their actual value.....	<u>\$504,606 76</u>

## III. LIABILITIES.

Losses reported and unadjusted.....	\$5,746 31
Unearned premiums on fidelity risks., one yr. or less, \$55,073 23	76,028 90
Unearned premiums on accident risks, one yr. or less	30,440 29
Unearned premiums on plate glass risks, one yr. or less	18,212 75
Unearned prems. on steam boiler risks, one yr. or less	8,362 42
Unearned prems. on plate glass risks, more than one yr	2,220 00
Unearned prems. on steam boiler risks, more than one yr	
Unearned premiums as computed above.....	190,337 59
Due and accrued for salaries, etc.....	1,930 79
Commissions and brokerage.....	13,471 64
Total liabilities, except capital stock and surplus.....	<u>\$211,486 33</u>
Capital stock.....	250,000 00
Surplus beyond all liabilities.....	43,120 43
Total liabilities, including capital and surplus.....	<u>\$504,606 76</u>

## IV. INCOME DURING THE YEAR.

	Fidelity Risks.	Accident Risks.	Plate Glass Risks.	Steam Boiler Risks.
Premiums received in cash:				
\$120,207 66	\$203,809 83	\$69,422 75	\$39,410 32	
Deduct reinsurance, rebate, abatements and return premiums:				
12,253 84	3,635 10	1,796 92	1,229 85	
Net pr'ms. \$107,953 82	\$200,174 73	\$67,625 83	\$38,180 47	
Actual cash premiums.....				\$413,934 85
Interest on loans and bonds, and dividends on stocks.....				14,822 63
Actual cash income.....				<u>\$428,757 48</u>

## V. EXPENDITURES DURING THE YEAR.

	Fidelity Risks.	Accident Risks.	Plate Glass Risks.	Steam Boiler Risks.
Amt. paid for losses	\$69,602 63	\$86,911 57	\$24,509 13	\$402 78
Deduct salvages and reinsurance.....	15,737 89	....	1,370 03	....
Net losses paid, \$53,864 74	\$86,911 57	\$23,139 10	\$402 78	<u>\$164,318 19</u>

Cash dividends.....	\$20,000 00
Commissions and brokerage.....	106,757 55
Salaries and fees.....	49,402 56
Taxes.....	9,560 33
All other payments.....	52,697 36
Actual cash expenditure.....	\$402,735 99

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fidelity.	Premiums.
In force December 31, preceding year.....	\$9,260,548 87	\$76,110 04
Written or renewed during the year.....	17,551,503 66	140,311 42
Totals.....	\$26,812,052 53	\$216,421 46
Deduct expirations and cancellations.....	13,010,603 24	106,275 01
In force December 31, 1884.....	\$13,801,449 29	\$110,146 45
	Accident.	Premiums.
In force December 31, preceding year.....	\$21,519,350 00	\$139,183 32
Written or renewed during the year.....	28,523,512 85	239,086 36
Totals.....	\$50,042,862 85	\$378,269 68
Deduct expirations and cancellations....	26,264,750 00	226,211 87
In force December 31, 1884.....	\$23,778,112 85	\$152,057 81
	Plate Glass.	Premiums.
In force December 31, preceding year.....	\$1,791,709 54	\$53,912 25
Written or renewed during the year.....	2,523,908 34	78,301 33
Totals.....	\$4,315,617 88	\$132,213 58
Deduct expirations and cancellations.....	2,034,651 74	59,592 80
In force December 31, 1884.....	\$2,280,966 14	\$72,620 78
	Steam Boiler.	Premiums.
In force December 31, preceding year.....	\$3,517,592 33	\$35,842 09
Written or renewed during the year....	4,369,486 00	45,638 28
Totals.....	\$7,887,078 33	\$81,480 37
Deduct expirations and cancellations.....	4,143,493 33	42,390 87
In force December 31, 1884.....	\$3,743,585 00	\$39,089 50
Aggregate in force.....	\$43,604,113 28	\$373,914 54

*Recapitulation of Risks and Premiums.*

	Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
Fidelity.....	1884..	One year..	\$13,801,449 29	\$110,146 45	1-2	\$55,073 23
Accident....	1884..	One year..	23,778,112 85	152,057 81	1-2	76,028 90
Plate Glass...	1884..	One year..	2,083,881 77	60,880 59	1-2	30,440 29
"	1882..	Three years	8,424 97	579 15	1-6	96 53
"	1883..		54,697 38	3,004 91	1-2	1,502 45
"	1884..		133,962 02	8,156 13	5-6	6,763 44
Steam Boiler.	1884..	One year..	3,613,785 00	36,425 50	1-2	18,212 75
"	1884..	Three years	129,800 00	2,664 00	5-6	2,220 00
Totals.....			\$43,604,113 28	\$373,914 54		\$190,337 59

Premiums received since the organization of the Company.....	\$1,493,760 76
Losses paid since the organization of the Company.....	505,854 32
Cash dividends paid stockholders.....	60,000 00
Stock owned by directors at par value.....	83,100 00
Losses incurred during the year.....	164,318 19
Amount deposited in the State of New York for security of all policy-holders.....	200,000 00

*Business in Connecticut, 1884.*

	Fidelity.	Accident.	Plate Glass.	Steam Boiler.
Risks taken.....	\$73,550 00	\$261,600 00	\$37,547 07	\$69,000 00
Premiums received....	733 00	2,610 47	1,019 73	468 40
Losses paid.....	75 00	1,085 66	220 69	None.
Losses incurred.....	75 00	1,085 66	220 69	None.

## LLOYDS PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, September 4, 1882.

JAMES G. BEEMER, *President.*WILLIAM T. WOODS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000 00
Whole amount of capital actually paid up in cash.....	100,000 00

## II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c.....	\$105,000 00	\$128,231 25	
United States coupon.....	1,500 00	1,845 00	
MUNICIPAL BONDS—			
New York city water 3½ p. c....	10,000 00	10,300 00	
Totals .....	\$116,500 00	\$140,376 25	\$140,376 25

Cash in principal office.....	\$965 88
Cash in bank.....	3,495 39
Interest due and accrued on bonds.....	1,135 00
Gross premiums in course of collection.....	18,800 34
All other property (plate glass mainly).....	14,352 45
Assets at their actual value.....	<u>\$179,125 31</u>

## III. LIABILITIES.

Losses reported and unadjusted.....	\$1,572 12
Unearned premiums on all outstanding risks.....	60,445 74
Due and accrued for salaries, etc.....	8,288 19
Commissions and brokerage.....	3,007 13
Total liabilities, except capital stock and surplus.....	<u>\$73,313 18</u>
Capital stock.....	100,000 00
Surplus beyond capital.....	5,812 13
Total liabilities, including capital.....	<u>\$179,125 31</u>

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$129,324 66
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>8,950 13</u>
Actual cash premiums.....	\$120,374 53
Interest on bonds.....	2,678 48
From all other sources.....	252 42
Actual cash income.....	<u>\$123,305 43</u>

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$1,518.25 occur- ring in previous years).....	\$68,421 53
Deduct salvages.....	<u>21,296 21</u>
Net amount paid for losses.....	\$47,125 32
Dividends to stockholders.....	5,000 00
Commissions and brokerage.....	26,040 23
Salaries and fees.....	30,955 10
Taxes.....	2,572 21
Actual cash expenditure.....	<u>\$111,692 86</u>

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Glass Risks.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$3,192,958	\$91,446 00
Written or renewed during the year.....	4,021,065	133,070 50
Totals.....	<u>\$7,214,023</u>	<u>\$224,516 50</u>
Deduct those expired and marked off.....	3,388,898	105,566 26
Net amount in force.....	<u>\$3,825,125</u>	<u>\$118,950 24</u>



# 312 METROPOLITAN PLATE GLASS INSURANCE COMPANY.

## *Recapitulation of Plate Glass Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less	\$3,775,425	\$116,038 38	1-2	\$58,019 19
1884.....	Three years...	49,700	2,911 86	5-6	2,426 55
Totals .....		\$3,825,125	\$118,950 24	..	\$60,445 74
Premiums received since the organization of the Company.....					\$274,013 18
Losses paid since the organization of the Company.....					87,233 47
Dividends paid in cash since organization of the Company.....					5,000 00
Stock owned by the directors at par value.....					71,400 00
Losses incurred during the year.....					47,179 19
Amt. deposited in State of New York for security of all policy-holders,					100,000 00

## *Business in Connecticut, 1884.*

Plate glass risks taken.....	\$62,267 06
Premiums received.....	1,893 36
Losses paid.....	592 22
Losses incurred.....	579 87

## METROPOLITAN PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, April 23, 1874.

HENRY HARTEAU, *President.*

JOHN H. TAYLOR, *Secretary.*

*Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000 00
Whole amount of capital actually paid up in cash.....	100,000 00

## II. ASSETS.

### *Bonds owned by the Company.*

UNITED STATES BONDS—	Par Value.	Market Value.
United States, 1891, 4½ p.c.....	\$145,000 00	\$164,031 25
United States 3 p. c.....	10,000 00	10,100 00
Totals .....	\$155,000 00	\$174,131 25

Cash in Company's principal office.....	\$1,646 98
Cash deposited in bank.....	12,372 16
Interest due and accrued on stocks.....	593 75
Gross premiums in due course of collection.....	9,443 73
All other property.....	5,880 81
Assets at their actual value.....	<u>\$204,068 68</u>

### III. LIABILITIES.

Losses reported and unadjusted.....	\$1,569 61
Unearned premiums on risks, one year or less.....	53,326 31
Due and accrued for salaries, etc.....	1,492 65
Commissions and brokerage.....	1,888 74
Total liabilities, except capital stock and surplus.....	<u>\$58,277 31</u>
Capital stock.....	100,000 00
Surplus beyond all liabilities.....	45,791 37
Total liabilities, including capital and surplus.....	<u>\$204,068 68</u>

### IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$111,825 36
Deduct reinsurance, rebate, abatement, and return premiums.....	7,116 77
Actual cash premiums.....	<u>\$104,708 59</u>
Interest on bonds.....	6,724 80
Actual cash income.....	<u>\$111,433 39</u>

### V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$52,034 07
Deduct salvages and reinsurance.....	12,328 78
Net amount paid for losses.....	<u>\$39,705 29</u>
Cash dividends.....	10,000 00
Commissions and brokerage.....	26,296 97
Salaries, fees, etc.....	22,463 65
Taxes.....	854 82
Actual cash expenditure.....	<u>\$99,320 73</u>

### VI. MISCELLANEOUS.

#### *Risks and Premiums.*

	Glass Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$3,095,378	\$95,113 60
Written or renewed during the year.....	3,670,110	113,769 39
Totals.....	<u>\$6,765,488</u>	<u>\$208,882 99</u>
Deduct those expired and marked off.....	3,340,001	102,230 37
Net amount in force.....	<u>\$3,425,487</u>	<u>\$106,652 62</u>

# 314 METROPOLITAN PLATE GLASS INSURANCE COMPANY.

## *Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884....	One year or less....	\$3,425,487	\$106,652 62	1/2	\$53,326 31
Premiums received since the organization of the Company.....					\$712,808 00
Losses paid since the organization of the Company.....					224,747 00
Cash dividends paid stockholders.....					87,000 00
Losses incurred during the year.....					40,036 81
Stock owned by directors at par value.....					54,500 00
Deposited in New York for the security of all policy-holders.....					100,000 00

## *Business in Connecticut, 1884.*

Plate glass risks taken.....	\$81,844 14
Premiums received.....	2,330 96
Losses paid.....	772 69
Losses incurred.....	772 69

---

U. S. BRANCHES  
OF THE  
FIRE AND FIRE AND MARINE  
INSURANCE COMPANIES  
OF OTHER COUNTRIES.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

---



UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE  
COMPANY,

TORONTO, CANADA.

Admitted to the United States, July, 1874.

*Trustees*—WILLIAM A. BOOTH, WILLIAM H. GUION, and JESSE HOYT, all of New  
York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

## II. ASSETS.

*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 6 p. c., 1896.....	\$60,000 00	\$76,200 00	
“ 6 p. c., 1897.....	20,000 00	25,800 00	
“ 6 p. c., 1898.....	74,000 00	96,940 00	
“ 6 p. c., 1899.....	26,000 00	35,100 00	
“ 4 p. c., 1907.....	275,000 00	335,500 00	
RAILROAD STOCKS—			
Lake Shore & Mich. Southern....	10,000 00	6,175 00	
Chicago & Northwestern.....	10,000 00	8,425 00	
RAILROAD BONDS—			
Chicago & Northwestern, 5 p. c....	20,000 00	19,000 00	
Bur., Cedar Rapids & N., 5 p. c..	10,000 00	10,100 00	
Chi., Bur. & Quincy, 5 p. c.....	30,000 00	29,100 00	
Totals .....	\$535,000 00	\$642,340 00	\$642,340 00
Cash in principal office.....			39,985 97
Cash deposited in bank.....			8,779 25
Gross premiums in course of collection.....			28,739 26
Assets of the Company at their actual value .....			\$719,844 48
Item not admitted (office furniture) .....		\$9,085 08	



## III. LIABILITIES.

Losses adjusted and unpaid.....	\$21,532 91	
Losses reported and unadjusted.....	42,921 52	
Losses resisted.....	12,096 39	
Total amount of unpaid losses.....	\$76,550 82	
Deduct reinsurance.....	362 50	
Net amount of unpaid losses.....		\$76,188 32
Unearned premiums on risks, one year or less.....	\$217,167 30	
Unearned premiums on risks, more than one year...	108,954 97	
Unearned premiums on inland navigation risks.....	7,245 12	
Unearned premiums as computed above.....		333,367 39
Commissions and brokerage.....		4,789 88
Total liabilities, except statutory deposit and surplus.....		\$414,345 59
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		105,498 89
Under special deposits in various States.....	\$38,566 75	
Total liabilities, including capital, deposit and surplus..		\$719,844 48

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$596,963 31	\$35,934 90	
Deduct reinsurance, rebate, abatements, and return premiums.....	74,326 17	1,262 71	
Actual cash premiums.....	\$522,637 14	\$34,672 19	\$557,309 33
Interest on loans and bonds, and dividends on stocks.....			28,150 42
Actual cash income.....			\$585,459 75

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$92,637.06 in previous years)..<	\$431,481 73	\$13,622 60	
Deduct salvages and reinsurance....	22,115 25	6,800 57	
Net amount paid for losses..	\$409,366 48	\$6,822 03	\$416,188 51
Commissions and brokerage.....			94,220 20
Salaries and fees.....			18,008 66
Taxes.....			17,957 52
All other payments.....			31,488 08
Actual cash expenditure.....			\$577,862 95

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$42,145,143	\$583,151 91
Written or renewed during the year.....	47,058,161	599,481 82
Totals .....	\$89,203,304	\$1,182,633 73
Deduct those expired and marked off. ....	40,753,679	544,073 93
In force at the end of the year.....	\$48,449,625	\$638,559 80
Deduct amount reinsured.....	1,919,519	12,971 65
Net amount in force.....	\$46,530,106	\$625,588 15
	Marine and Inland.	Premiums.
	\$373,587	\$14,490 24

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$31,233,427	\$434,334 60	1-2	\$217,167 30
1883.....	Two years...	77,555	872 65	1-4	218 16
1884.....		120,696	1,488 42	3-4	1,116 32
1882.....	Three years..	2,589,994	28,363 70	1-6	4,727 28
1883.....		2,127,155	36,361 93	1-2	18,180 96
1884.....		4,766,941	53,735 42	5-6	44,779 52
1881.....	Four years...	67,275	753 37	1-8	94 17
1882.....		37,880	333 68	3-8	125 13
1883.....		49,159	596 60	5-8	372 87
1884.....		63,775	669 02	7-8	585 39
1880.....	Five years ...	770,084	10,071 81	1-10	1,007 18
1881.....		859,228	10,787 73	3-10	3,236 32
1882.....		1,069,312	12,521 37	1-2	6,260 68
1883.....		1,122,514	14,885 39	7-10	10,419 77
1884.....		1,575,111	19,812 46	9-10	17,831 22

Totals.....	\$46,530,106	\$625,588 15	..	\$326,122 27
-------------	--------------	--------------	----	--------------

Premiums received since the organization of the Company.....	\$5,135,780 07
--	----------------

Losses paid since the organization of the Company.....	3,055,458 42
--	--------------

Cash dividends paid stockholders.....	855,618 28
---------------------------------------	------------

Losses incurred during the year.....	400,532 47
--------------------------------------	------------

Stock owned by directors at par value.....	56,400 00
--	-----------

Amount deposited in different States and Countries for security of all the Company's policy-holders,.....	492,340 00
---	------------

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$100,000.00, liabilities, \$15,850.40; Georgia, \$25,000.00, liabilities, \$7,574.01; Virginia, \$25,000.00, liabilities \$15,142.34.

Total of special deposits.....	150,000 00
--------------------------------	------------

Total liabilities thereunder.....	38,566 75
-----------------------------------	-----------

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$691,380 00
Premiums received.....	8,996 37
Losses paid.....	6,357 25
Losses incurred.....	6,357 25

---

UNITED STATES BRANCH OF THE CITY OF LONDON FIRE  
INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

Admitted to the United States, 1881.

*Resident Manager*—JOHN C. PAIGE, Boston, Mass.

*Trustees*—CHARLES FRANCIS CHOATE, OLIVER AMES, and REUBEN EDSON  
DEMMON, all of Massachusetts.

*Attorney in Connecticut*, INSURANCE COMMISSIONER.

---

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg. 4 p. c., 1907....	\$200,000 00	\$245,750 00	
“ “ “ 3 p. c.....	100,000 00	103,500 00	
“ “ “ 4 p. c., 1907....	10,000 00	12,287 50	
“ “ “ 4 p. c., 1907....	232,000 00	285,070 00	
Totals .....	\$542,000 00	\$646,607 50	\$646,607 50
Cash in hands of trustees.....			358 88
Cash in banks.....			11,261 93
Gross premiums in due course of collection.....			56,835 56
All other property.....			480 24
Assets of the Company at their actual value.....			\$715,544 11

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$52,263 21	
Losses reported and unadjusted.....	20,239 54	
Losses resisted.....	1,823 68	
Total amount of unpaid losses.....	\$74,326 43	
Deduct reinsurance.....	9,940 44	
Net amount of unpaid losses.....		\$64,385 99
Unearned premiums on risks, one year or less.....	\$239,061 48	
Unearned premiums on risks, more than one year...	54,584 38	
Unearned premiums as computed above.....		293,645 86
Commissions and brokerage.....		12,783 89
All other liabilities.....		6,315 30
Total liabilities, except statutory deposit and surplus.....	\$377,131 04	
Statutory deposit.....	200,000 00	
Surplus beyond all liabilities.....	138,413 07	
Under special deposits in various States.....	\$14,465 94	
Total liabilities, including statutory deposit and surplus....		\$715,544 11

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$737,559 23	
Deduct reinsurance, rebate, abatement, and return premiums.....	184,338 44	
Actual cash premiums.....		\$553,220 79
Interest on loans and bonds, and dividends on stocks.....		21,268 23
Actual cash income.....		\$574,489 02

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$78,126.54 occur- ring in previous years).....	\$435,090 33	
Deduct salvages and reinsurance.....	51,560 23	
Net amount paid for losses.....		\$383,530 10
Commissions and brokerage.....		129,109 38
Salaries and fees.....		32,862 22
Taxes.....		19,563 17
All other payments.....		2,580 69
Remitted home office.....	\$36,201 01	
Actual cash expenditure.....		\$567,645 56

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$47,008,034 34	\$628,120 93
Written or renewed during the year.....	54,579,259 50	720,316 67
Totals .....	\$101,587,293 84	\$1,348,437 60
Deduct those expired and marked off....	54,504,427 84	711,365 51
In force at the end of the year.....	\$47,082,866 00	\$637,072 09
Deduct amount reinsured.....	4,097,626 66	62,820 00
Net amount in force.....	\$42,985,239 34	\$574,252 09

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less..	\$34,532,169 34	\$478,122 95	1-2	\$239,061 48
1883.....	Two years..	164,257 00	1,832 16	1-4	458 04
1884.....		202,636 00	2,445 31	3-4	1,833 98
1882.....	Three years..	1,394,788 00	17,401 49	1-6	2,900 25
1883.....		1,435,449 00	17,082 48	1-2	8,541 24
1884.....		1,621,788 00	19,134 60	5-6	15,945 50
1881.....	Four years..	....	....	..	....
1882.....		47,726 00	448 01	3-8	168 00
1883.....		131,684 00	1,012 23	5-8	632 64
1884.....		24,268 00	493 31	7-8	431 65
1880.....	Five years..	....	....	..	....
1881.....		....	....	..	....
1882.....		1,533,974 00	16,776 45	1-2	8,388 22
1883.....		1,234,947 00	11,339 61	7-10	7,937 72
1884.....		661,553 00	8,163 49	9-10	7,347 14
Totals .....		\$42,985,239 34	\$574,252 09	..	\$293,645 86

Premiums received in U. S. since the admission of the Company....	\$1,584,849 71
Losses paid in U. S. since the admission of the Company.....	932,747 10
Losses incurred during the year.....	364,744 88
Special deposits for the exclusive protection of policy-holders in Ohio, \$103,500.00, liabilities, \$11,040.25; North Carolina, \$12,287.50, liabilities, \$3,425.69.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$534,404 00
Premiums received.....	7,381 05
Losses paid.....	8,920 91
Losses incurred .....	6,627 12

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE  
COMPANY,

LONDON, ENGLAND.

Admitted to the United States, January, 1871.

*Resident Manager*, ALFRED PELL, No. 39 Wall Street, New York City.*Trustees*—GEORGE SULLIVAN BOWDOIN, STEPHEN VAN RENSSELAER CRUGER,  
JOHN TAYLOR TERRY, DAVID AMES WELLS.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders,      \$200,000 00

## II. ASSETS.

Value of real estate owned by the Company, less encumbrances....      \$222,399 39

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4 p. c., reg.....	\$480,000 00	\$585,600 00	
“ “ 4½ p. c., reg.....	435,000 00	491,550 00	
RAILROAD BONDS—			
Chicago & Northwestern, 5 p. c....	100,000 00	102,000 00	
“ “ 7 p. c....	50,000 00	67,000 00	
Chi., Bur. & Quincy, 5 p. c.....	100,000 00	103,000 00	
Chi., Rock Island & Pac., 6 p. c..	60,000 00	77,100 00	
Ill. Cent., leased line, certs. guar..	100,000 00	83,000 00	
Totals .....	\$1,325,000 00	\$1,509,250 00	1,509,250 00
Cash in principal office.....			4,713 64
Cash in banks.....			309,725 06
Interest due and accrued on stocks and bonds.....			13,334 57
Gross premiums in due course of collection.....			281,831 28
Bills receivable, not matured.....			18,339 05
All other property.....			8,961 67
Assets at their actual value.....			\$2,368,554 66



## III. LIABILITIES.

Losses adjusted and unpaid.....	}	\$264,423 48
Losses reported and unadjusted.....		
Losses resisted.....		14,000 00
Total amount of unpaid losses.....		\$278,423 48
Deduct reinsurance.....		41,695 89
Net amount of unpaid losses.....		\$236,727 59
Unearned premiums on risks, one year or less.....		\$752,936 57
Unearned premiums on risks, more than one year...		420,797 34
Unearned premiums on inland navigation risks.....		228 25
Gross premiums on marine risks.....		11,338 77
Unearned premiums as computed above.....		1,185,300 93
Commissions.....		40,511 41
All other demands against the Company.....		3,263 31
Total liabilities, except statutory deposit and surplus.....		\$1,465,803 24
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		702,751 42
Under special deposits in various States.....		\$94,142 16
Total liabilities, including deposit and surplus.....		\$2,368,554 66

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.....	\$2,327,069 56	\$58,488 12
Deduct reinsurance, rebate, abatements, and return premiums....	486,204 89	1,355 94
Actual cash premiums.....	\$1,840,864 67	\$57,132 18
Interest on loans and bonds, and dividends on stocks.....		68,154 30
Rents.....		3,205 11
Actual cash income.....		\$1,969,356 26

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.
Amt. paid for losses (including \$229,- 697.05 occurring in previous years) \$1,277,257 20		\$28,380 43
Deduct salvages and reinsurance....	142,653 46	10,069 33
Net amount paid for losses, \$1,134,603 74		\$18,311 10
Commissions and brokerage.....		298,810 08
Salaries and fees.....		126,266 89
Taxes.....		41,246 38
All other payments.....		124,067 21
Actual cash expenditure.....		\$1,743,305 40

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$255,683,680	\$2,378,836 54
Written or renewed during the year.....	244,446,652	2,312,114 78
Totals .....	\$500,130,332	\$4,690,951 32
Deduct those expired and marked off. ....	240,716,101	2,216,704 94
In force at the end of the year.....	\$259,414,231	\$2,474,246 38
Deduct amount reinsured .....	20,584,016	186,748 14
Net amount in force.....	\$238,830,215	\$2,287,498 24
	Marine and Inland.	Premiums.
	\$736,221 00	\$11,795 27

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$142,832,508	\$1,505,873 15	1-2	\$752,936 57
1883.....	Two years....	2,104,057	9,326 91	1-4	2,331 73
1884.....		2,788,411	15,978 52	3-4	11,983 89
1882.....	Three years...	14,080,125	95,052 27	1-6	15,842 04
1883.....		16,508,612	109,273 32	1-2	54,636 66
1884.....		19,802,370	150,795 80	5-6	125,663 15
1881.....	Four years....	545,473	4,803 02	1-8	600 38
1882.....		1,221,309	12,050 59	3-8	4,518 96
1883.....		1,013,872	9,592 51	5-8	5,995 32
1884.....		438,475	3,463 62	7-8	3,030 67
1880.....	Five years....	7,508,908	84,813 39	1-10	8,481 34
1881.....		5,252,041	51,209 52	3-10	15,362 86
1882.....		7,725,397	69,408 13	1-2	34,704 07
1883.....		6,696,036	58,127 38	7-10	40,689 17
1884.....	Over five years.	9,343,848	96,275 70	9-10	86,648 13
.....		968,773	11,454 41	9-10	10,308 97
Totals .....		\$238,830,215	\$2,287,498 24	..	\$1,173,733 91

Premiums received in the United States since the admission of the Company.....

\$14,043,336 11

Losses paid in the United States since the admission of the Company,

8,127,523 16

Losses incurred during the year.....

1,151,195 84

Amount deposited in the State of New York for the security of all policy-holders (market value).....

226,000 00

Special deposits for the exclusive protection of policy-holders in the

States of Ohio, \$113,000, liabilities, \$46,973.38; Virginia, \$56,500, liabilities, \$18,280.10; Georgia, \$28,250, liabilities, \$14,405.01; North Carolina, \$11,300, liabilities, \$6,520.17; Oregon, \$56,500, liabilities, \$7,963.50.

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$2,620,295 00
Premiums received.....	24,892 81
Losses paid.....	10,562 88
Losses incurred .....	8,432 87

UNITED STATES BRANCH OF THE FIRE INSURANCE  
ASSOCIATION (LIMITED),

LONDON, ENGLAND.

Admitted to the United States, March, 1880.

*Resident Manager*, JOS. H. WELLMAN, 50-52 William St., New York City.

*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

*Bonds and United States Notes owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States 4 p. c., reg.....	\$390,000 00	\$479,700 00	
“ “ 4 p. c. cou.....	200 00	246 00	
“ “ 3 p. c. reg.....	56,000 00	57,960 00	
Legal tender notes.....	250,000 00	250,000 00	
State of Georgia 7 p. c., 1890.....	14,000 00	15,330 00	
“ “ 7 p. c., 1886.....	7,500 00	7,650 00	
“ “ 6 p. c., 1886.....	300 00	303 00	
“ “ 6 p. c., 1889.....	3,000 00	3,135 00	
Totals .....	\$721,000 00	\$814,324 00	\$814,324 00
Cash in principal office.....			4,008 72
Cash in banks.....			49,490 67
Interest due and accrued on bonds.....			599 50
Gross premiums in due course of collection.....			97,279 37
All other assets.....			1,879 19
Assets of the Company at their actual value.....			\$967,581 45

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$77,808 65	
Losses reported and unadjusted.....	20,676 86	
Losses resisted.....	14,294 18	
Total amount of unpaid losses.....	\$112,779 69	
Deduct reinsurance.....	6,227 33	
Net amount of unpaid losses.....		\$106,552 36
Unearned premiums on risks, one year or less.....	\$315,953 39	
Unearned premiums on risks, more than one year...	132,156 87	
Unearned premiums as computed above.....		448,110 26
Due and accrued for salaries, etc.....		678 62
Taxes.....		474 88
Commissions and brokerage.....		19,892 33
Total liabilities, except statutory deposit and surplus.....	\$575,708 45	
Statutory deposit.....	200,000 00	
Surplus beyond all liabilities.....	191,873 00	
Under special deposits in various States.....	\$58,215 09	
Total liabilities, including statutory deposit and surplus,		\$967,581 45

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$976,981 27	
Deduct reinsurance, rebate, abatements, and return premiums.....	194,719 27	
Actual cash premiums.....		\$782,262 00
Interest on loans and bonds.....		27,514 38
Actual cash income.....		\$809 776 38

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$125,253.91 occur- ring in previous years).....	\$697,810 79	
Deduct salvages and reinsurance.....	111,654 40	
Net amount paid for losses.....		\$586,156 39
Commissions and brokerage.....		140,993 05
Salaries and fees.....		62,765 33
Taxes.....		18,897 78
All other payments.....		49,913 58
Actual cash expenditure.....		\$858,726 13

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$65,243,430 35	\$874,595 16
Written or renewed during the year.....	78,172,752 54	998,697 88
Totals .....	\$143,416,182 89	\$1,873,293 04
Deduct those expired and marked off....	70,924,314 94	924,292 65
In force at the end of the year.....	\$72,491,867 95	\$949,000 39
Deduct amount reinsured.....	4,994,012 25	83,664 61
Net amount in force.....	\$67,497,855 70	\$865,335 78

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$47,686,716 23	\$631,906 77	1/2	\$315,953 39
1883.....	Two years..	443,739 33	3,465 92	1/4	866 48
1884.....		167,803 33	1,862 82	3/4	1,397 11
1882.....	Three years.	3,174,366 83	37,210 40	1/6	6,201 73
1883.....		3,787,997 17	42,235 38	1/2	21,117 69
1884.....		4,399,748 65	56,203 57	5/8	46,836 31
1881.....	Four years..	371,165 00	4,057 51	1/8	507 19
1882.....		209,075 00	2,327 18	3/8	872 69
1883.....		252,299 00	2,144 13	5/8	1,340 08
1884.....		116,731 25	1,940 83	7/8	1,698 23
1880.....	Five years..	227,790 00	3,335 00	1/10	333 50
1881.....		1,059,611 66	13,163 81	1/10	3,949 14
1882.....		1,730,189 33	18,480 75	1/2	9,240 37
1883.....		2,002,049 84	21,959 33	7/10	15,371 53
1884.....		1,803,723 08	24,315 73	9/10	21,884 16
1883.....	Six years...	30,000 00	169 20	3/4	126 90
1882.....	Seven years.	5,000 00	200 00	9/14	128 57
1883.....		6,000 00	105 00	11/14	82 50
1884.....		600 00	9 00	13/14	8 36
1882.....	Ten years..	11,500 00	125 95	3/4	94 46
1883.....		11,750 00	117 50	17/20	99 87
Totals .....		\$67,497,855 70	\$865,335 78	..	\$448,110 26

Premiums received in U. S. since the admission of the Company....	\$2,908,448 11
Losses paid in United States since the admission of the Company...	1,773,468 19
Losses incurred during the year.....	582,406 84

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$123,000.00, liabilities, \$19,353.56; Georgia, \$26,664.00, liabilities, \$6,025.90; Oregon, \$61,500.00, liabilities, \$13,761.60; North Carolina, \$12,300.00, liabilities, \$8,342.02 Virginia, \$24,600.00, liabilities, \$10,732.01.

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$609,387 50
Premiums received.....	8,315 03
Losses paid .....	6,762 50
Losses incurred.....	6,776 84

---

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE  
ASSURANCE COMPANY,

LONDON, ENGLAND.

Admitted to the United States, September 25, 1872.

*Resident Manager*, HENRY E. BOWERS, No. 54 William St., New York City.

*Trustees*—JAMES MANSEL CONSTABLE, BOWIE DASH, ALFRED MILLER HOYT,  
ROBERT LENOX KENNEDY, JAMES A. ROOSEVELT, all of New York City.

*Attorney in Connecticut*, INSURANCE COMMISSIONER.

---

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders. . . . \$200,000 00

II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg., 4 p. c., 1907 ..	\$800,000 00	\$975,000 00	\$975,000 00
Cash in banks.....			198,406 65
Interest due and accrued on bonds.....			8,000 00
Gross premiums in due course of collection.....			35,227 19
Assets at their actual value .....			\$1,216,633 84

III. LIABILITIES.

Losses adjusted and unpaid.....	\$9,570 26
Losses reported and unadjusted.....	43,702 07
Losses resisted.....	15,628 25
Total amount of unpaid losses.....	\$68,900 58



Unearned premiums on risks, one year or less.....	\$250,841 62	
Unearned premiums on risks, more than one year...	125,923 15	
Unearned premiums as computed above.....		\$376,764 77
Commissions and brokerage.....		5,671 18
Due for salaries, rents, etc.....		2,293 08
Taxes.....		1,563 27
All other demands against the Company.....		339 73
Total liabilities, except statutory deposit and surplus.....		\$455,532 61
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		561,101 23
Under special deposits in various States.....	\$42,420 20	
Total liabilities, including statutory deposit and surplus....		\$1,216,633 84

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$745,632 11	
Deduct reinsurance and return premiums.....	109,923 63	
Actual cash premiums.....		\$635,708 48
Interest on bonds.....		17,353 57
Actual cash income.....		\$653,062 05

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$50,447.34 occurring in previous years).....	\$424,866 90	
Deduct salvages and reinsurance.....	3,533 11	
Net amount paid for losses.....		\$421,333 79
Commissions and brokerage.....		111,234 83
Salaries and fees.....		65,478 65
Taxes.....		17,765 08
All other payments.....		39,160 77
Actual cash expenditure.....		\$654,973 12

## VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	
	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$86,634,381 03	\$766,354 61
Written or renewed during the year.....	84,328,439 61	726,344 46
Total.....	\$170,962,820 64	\$1,492,699 07
Deduct those expired and marked off....	86,645,345 79	727,016 76
In force at the end of the year.....	\$84,317,474 85	\$765,682 31
Deduct amount reinsured.....	900,789 92	6,162 54
Net amount in force.....	\$83,416,684 93	\$759,519 77

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$52,297,969 14	\$501,683 25	1-2	\$250,841 62
1883.....	} Two years...	73,100 00	576 76	1-4	144 19
1884.....		905,770 62	4,278 47	3-4	3,208 85
1882.....	} Three years..	7,552,789 00	54,302 64	1-6	9,050 44
1883.....		6,753,593 00	55,156 32	1-2	27,578 16
1884.....		2,933,532 53	25,404 07	5-6	21,170 06
1881.....	} Four years...	36,400 00	360 42	1-8	45 05
1882.....		86,200 00	844 61	3-8	316 73
1883.....		113,433 00	1,051 56	5-8	657 22
1884.....		219,333 33	1,656 21	7-8	1,449 18
1880.....	} Five years...	1,802,877 00	16,862 71	1-10	1,686 27
1881.....		2,388,548 00	21,111 55	3-10	6,334 65
1882.....		3,718,286 00	32,375 65	1-2	16,187 82
1883.....		3,849,310 00	34,258 73	7-10	23,981 11
1884.....		1,586,333 23	15,759 36	9-10	14,113,42
Totals .....		\$84,317,474 85	\$765,682 31	..	\$376,764 77

Premiums received in U. S. since the admission of the Company... \$3,948,814 95

Losses paid in United States since the admission of the Company... 1,717,614 93

Losses incurred during the year..... 439,841 23

Amount deposited in different States for security of all policy-holders, 517,968 75

Special deposits for the exclusive protection of policy-holders in the States of Oregon, \$60,937.50, liabilities, \$6,240.42; Georgia, \$30,468.75, liabilities, \$9,350.55; Ohio, \$121,875.00, liabilities, \$26,829.23.

*Business in Connecticut, 1884.*

Fire risks taken (no inland)..... \$1,395,850 50

Premiums received..... 16,863 09

Losses paid..... 7,322 38

Losses incurred..... 5,096 21

UNITED STATES BRANCH OF THE HAMBURG-BREMEN INSURANCE  
COMPANY,

HAMBURG, GERMANY.

Admitted to the United States, May, 1873.

*Resident Manager*, F. O. AFFELD, New York City.*Trustees*—GUSTAVE SCHWAB, HENRY R. KUNHARDT, both of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders. . . . \$200,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due. . . . .		\$23,000 00
Value of lands mortgaged. . . . .	\$30,000 00	
Buildings (insured for \$23,000.00). . . . .	50,000 00	
Total . . . . .	\$80,000 00	

*Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States reg. 4 p. c., 1907. . .	\$325,000 00	\$396,093 75
United States reg. 4½ p. c., 1891. .	148,000 00	167,425 00
RAILROAD BONDS—		
Chi., Mil. & St. P., 1st m., 8 p. c., reg. (Prairie Du Chien Div.). . . .	15,000 00	19,500 00
Chi. & N.W., con. s. f., 1st m., 7 p. c., r	25,000 00	33,625 00
C., Bur. & Q., con., 1st m., reg., 7 p. c	20,000 00	25,700 00
N. Y., L. E. & W., con., 1st m., gold, 7 p. c., reg. . . . .	25,000 00	29,875 00
St. P., Minn. & Man., 7 p. c., reg., 1st m., land grant, sinking fund, gold	19,000 00	20,045 00
Central Pacific, 1st m., gold, 6 p. c	20,000 00	22,000 00
Kan. Pac., 1st m., 6 p. c. (Denver Div)	20,000 00	21,000 00
Union Pac., 1st m., gold, 6 p. c. . .	20,000 00	22,200 00

	Par Value.	Market Value.	
Nash., Chat. & St. L., 1st m., 7 p. c	\$10,000 00	\$11,950 00	
L. S. & M. S., con. m. & s. f., 7 p. c..	10,000 00	12,475 00	
N. Y. Cen. & H. R., 7 p.c., 1st m.,	10,000 00	12,950 00	
Mich. Cen., con., 1st m., 5 p. c...	17,000 00	17,552 50	
Totals .....	\$684,000 00	\$812,391 25	\$812,391 25
Cash in banks.....			60,379 02
Gross premiums in due course of collection.....			43,193 79
Bills receivable, not matured.....			2,770 25
Assets of the Company at their actual value.....			\$941,734 31

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,810 00	
Losses reported and unadjusted.....	50,090 00	
Losses resisted.....	7,550 00	
Total amount of unpaid losses.....		\$68,450 00
Unearned premiums on risks, one year or less.....	\$326,295 36	
Unearned premiums on risks, more than one year...	150,221 18	
Unearned premiums as computed above.....		476,516 54
Commissions and brokerage.....		7,198 96
Total liabilities, except statutory deposit and surplus.....		\$552,165 50
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		189,568 81
Under special deposits in various States.....	\$88,661 07	
Total liabilities, including statutory deposit and surplus,		\$941,734 31

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$938,570 70	
Deduct reinsurance, rebate, abatement, and return premiums.....	163,605 74	
Actual cash premiums.....		\$774,964 96
Interest on bonds and mortgages.....		1,150 00
Interest on loans and bonds.....		35,731 71
Actual cash income.....		\$811,846 67

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$48,544.60 occurring in previous years) .....	\$555,294 99	
Commissions and brokerage.....	144,132 52	
Salaries and fees.....	62,423 89	
Taxes .....	19,913 32	
All other payments.....	41,347 96	
Actual cash expenditure.....		\$823,112 68
Amount remitted to home office.....	\$40,007 92	

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$67,568,527	\$846,369 32
Written or renewed during the year.....	82,930,401	943,626 65
Totals.....	\$150,498,928	\$1,789,995 97
Deduct those expired and marked off.....	77,431,978	880,562 76
In force at the end of the year.....	\$73,066,950	\$909,433 21
Deduct amount reinsured.....	1,088,243	13,503 04
Net amount in force.....	\$71,978,707	\$895,930 17

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$51,419,607	\$652,590 72	1-2	\$326,295 36
1883.....	Two years.....	171,000	2,009 28	1-4	502 32
1884.....		77,607	805 16	3-4	603 87
1882.....	Three years....	3,189,525	38,457 41	1-6	6,409 57
1883.....		5,380,773	59,883 02	1-2	29,941 51
1884.....		6,340,530	72,176 25	5-6	60,146 88
1881.....	Four years.....	17,550	208 00	1-8	26 00
1882.....		85,870	625 47	3-8	234 55
1883.....		69,568	730 31	5-8	456 45
1884.....		96,098	894 14	7-8	782 37
1880.....	Five years.....	656,501	8,020 23	1-10	802 02
1881.....		748,245	9,910 35	3-10	2,973 10
1882.....		1,029,593	13,965 35	1-2	6,982 67
1883.....		1,556,499	19,409 53	7-10	13,586 67
1884.....		2,227,984	29,747 99	9-10	26,773 20
Totals.....		\$73,066,950	\$909,433 21	....	\$476,516 54

Premiums received in U. S. since the admission of the Company..	\$5,857,848 37
Losses paid in United States since the admission of the Company...	3,274,826 07
Losses incurred during the year.....	574,179 99
Amount deposited in New York State, and with Trustees, for the security of all policy-holders (market value).....	567,346 25
Special deposits for the exclusive protection of policy-holders in the States of Georgia, \$28,281.25, liabilities, \$8,455.90; Ohio, \$121,875.00, liabilities, \$12,993.92; Oregon, \$56,562.50, liabilities, \$21,787.11; Virginia, \$18,281.25, liabilities, \$45,424.14.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$579,858 00
Premiums received.....	7,102 38
Losses paid.....	5,099 43
Losses incurred.....	4,125 92

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE  
COMPANY,

LONDON, ENGLAND.

Admitted to the United States, May, 1868.

*Resident Manager*, R. D. ALLIGER, No. 23 Pine Street, New York City.*Trustees*—J. BOORMAN JOHNSTON, EDWARD KING, CORNELIUS D. WOOD, all of  
New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$291,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered. . . . . \$415,000 00

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
U. S. 4½ p. c., f. l., 1891, reg. . . .	\$50,000 00	\$56,500 00	
“ 4 “ “ 1907, “ . . . .	241,000 00	294,020 00	
“ 4 “ “ “ “ . . . .	120,000 00	146,400 00	
“ 4 “ “ “ “ . . . .	50,000 00	61,000 00	
“ 4 “ “ “ “ . . . .	50,000 00	61,000 00	
“ 4 “ “ “ “ . . . .	25,000 00	30,500 00	
“ 4 “ “ “ “ . . . .	10,000 00	12,200 00	
“ 4 “ “ “ “ . . . .	188,300 00	229,726 00	
Tennessee . . . . .	20,000 00	8,300 00	
Virginia . . . . .	71,600 00	22,912 00	
West Virginia deferred certificates,	28,666 66	1,433 33	
Totals . . . . .	\$854,566 66	\$923,991 33	923,991 33
Cash in principal office . . . . .			82 28
Cash in banks . . . . .			27,247 26
Gross premiums in due course of collection . . . . .			107,620 20
Rents due and accrued . . . . .			4,639 17
Assets at their actual value . . . . .			\$1,478,580 24



## III. LIABILITIES.

Losses adjusted and unpaid.....	\$19,488 92	
Losses reported and unadjusted.....	58,058 71	
Losses resisted.....	27,898 28	
Total amount of unpaid losses.....		\$105,445 91
Unearned premiums on risks, one year or less.....	\$440,294 57	
Unearned premiums on risks, more than one year...	193,411 65	
Unearned premiums as computed above.....		633,706 22
Commissions and brokerage.....		15,892 42
Total liabilities, except statutory deposit and surplus.....		\$755,044 55
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		523,535 69
Under special deposit in various States.....	\$62,428 75	
Total liabilities, including statutory deposit and surplus..		\$1,478,580 24

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,236,830 85	
Deduct reinsurance, rebate, abatement, and return premiums .....	222,660 74	
Actual cash premiums.....		\$1,014,170 11
Interest on loans and bonds.....		30,017 30
Rents.....		28,375 40
Actual cash income.....		\$1,072,562 81

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$55,343.61 occur- ring in previous years).....	\$692,177 74	
Deduct salvages and reinsurance.....	13,168 57	
Net amount paid for losses.....		\$679,009 17
Commissions and brokerage.....		162,162 55
Salaries and fees.....		124,572 28
Taxes.....		24,898 83
All other expenditures.....		26,405 75
Actual cash expenditure.....		\$1,017,048 58

## VI. MISCELLANEOUS.

	Risks.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$96,224,445 10	\$1,184,337 94
Written or renewed during the year.....	99,796,844 75	1,241,124 88
Totals .....	\$196,021,289 85	\$2,425,462 82
Deduct those expired and marked off....	98,496,705 06	1,208,337 64
In force at the end of the year.....	\$97,524,584 79	\$1,217,125 18
Deduct amount reinsured.....	752,302 76	4,591 34
Net amount in force.....	\$96,772,282 03	\$1,212,533 84

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$64,717,008 67	\$880,589 15	1-2	\$440,294 57
1883.....	Two years.....	253,922 83	2,269 33	1-4	567 33
1884.....		180,268 60	1,407 91	3-4	1,055 93
1882.....	Three years....	3,524,155 73	35,451 17	1-6	5,908 53
1883.....		6,661,518 10	69,963 84	1-2	34,981 92
1884.....		7,423,434 17	77,870 23	5-6	64,891 84
1881.....	Four years.....	398,619 00	3,826 91	1-8	478 36
1882.....		626,625 00	6,489 87	3-8	2,433 70
1883.....		1,028,230 79	10,442 62	5-8	6,526 64
1884.....		422,810 00	4,306 04	7-8	3,767 78
1880.....	Five years.....	874,214 83	10,274 80	1-10	1,027 48
1881.....		1,335,726 25	14,002 11	3-10	4,200 63
1882.....		3,223,412 46	28,246 98	1-2	14,123 49
1883.....		3,420,725 11	36,027 58	7-10	25,219 25
1884.....		2,681,610 49	31,365 30	9-10	28,228 77
Totals.....			\$96,772,282 03	\$1,212,533 84	..

Premiums received in U. S. since the admission of the Company... \$11,216,036 34

Losses paid in the United States since the admission of the Company 7,543,152 30

Losses incurred during the year..... 707,849 60

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$146,400, liabilities, \$14,857.90; Virginia, \$61,000, liabilities, \$22,808.09; Georgia, \$30,500, liabilities, \$14,660.14; North Carolina, \$12,200, liabilities, \$8,301.81; Oregon, \$61,000, liabilities, \$1,800.81.

*Business in Connecticut, 1884.*

Fire risks taken (no inland)..... \$1,387,686 85

Premiums received..... 19,941 61

Losses paid..... 10,707 22

Losses incurred..... 9,722 97

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE  
COMPANY,

MANCHESTER, ENGLAND.

Admitted to the United States, April 18, 1872.

*Resident Manager*, E. LITCHFIELD, No. 40 Pine Street, New York City.*Trustees*—HENRY CLEWS, JAMES P. WALLACE, of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders. . . \$200,000 00

## II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. . . . .	\$65,000 00	\$79,218 75	
“ “ 4½ p. c. . . . .	997,700 00	1,129,895 25	
“ “ 6 p. c. cur. . . . .	100,000 00	131,000 00	
Totals . . . . .	\$1,162,700 00	\$1,340,114 00	\$1,340,114 00
Cash in Company's principal office. . . . .			5,578 74
Cash in bank. . . . .			49,360 52
Gross premiums in due course of collection. . . . .			107,922 92
Assets of the Company at their actual value. . . . .			\$1,502,976 18

## III. LIABILITIES.

Losses adjusted and unpaid. . . . .	\$41,190 00
Losses reported and unadjusted. . . . .	51,534 72
Losses resisted. . . . .	37,291 24
Total amount of unpaid losses. . . . .	\$130,015 96

Unearned premiums on risks, one year or less.....	\$470,406 90	
Unearned premiums on risks, more than one year....	193,885 35	
Unearned premiums as computed above.....		\$664,292 25
Unearned premiums Lancashire consideration policies, issued to replace Scottish Commercial Insurance Company's policies....		163 62
Commissions and brokerage.....		18,653 82
Taxes.....		7,900 00
Total liabilities, except statutory deposit and surplus.....		\$821,025 65
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		481,950 53
Under special deposits in various States.....	\$66,400 00	
Total liabilities, including statutory deposit and surplus,		\$1,502,976 18

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,270,285 66	
Deduct reinsurance, rebate, abatement, and return premiums .....	195,781 82	
Actual cash premiums.....		\$1,074,503 84
Interest on bonds.....		53,496 48
Actual cash income.....		\$1,128,000 32

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$753,078 53	
Commissions and brokerage.....	166,097 56	
Salaries and fees.....	148,438 43	
Taxes.....	29,535 01	
Actual cash expenditure.....		\$1,097,149 53

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$119,253,272	\$1,289,659 18
Written or renewed during the year.....	126,701,643	1,305,054 03
Totals .....	\$245,954,915	\$2,594,713 21
Deduct those expired and marked off. ....	123,680,500	1,274,297 88
In force at the end of the year.....	\$122,274,415	\$1,320,415 33
Deduct amount reinsured.....	1,524,990	11,869 22
Net amount in force.....	\$120,749,425	\$1,308,546 11

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$84,087,830	\$940,813 81	1-2	\$470,406 90
1883.....	Two years...	53,192	1,719 61	1-4	429 90
1884.....		292,851	2,686 07	3-4	2,014 55
1882.....	Three years..	7,599,748	74,799 60	1-6	12,466 60
1883.....		8,624,296	76,070 46	1-2	38,035 23
1884.....		9,608,805	90,781 79	5-6 <sup>72</sup>	75,651 50
1881.....	Four years...	116,058	1,102 78	1-8	137 85
1882.....		103,460	1,067 42	3-8	400 29
1883.....		154,871	1,776 32	5-8	1,110 20
1884.....		178,991	1,972 46	7-8	1,725 92
1880.....	Five years...	1,543,305	19,339 42	1-10	1,933 94
1881.....		1,655,507	20,516 96	3-10	6,155 07
1882.....		2,079,188	24,012 37	1-2	12,006 18
1883.....		2,288,572	24,400 95	7-10	17,080 63
1884.....		2,362,751	27,486 09	9-10	24,737 49
Totals .....			\$120,749,425	\$1,308,546 11	..

Premiums received in U. S. since the admission of the Company... \$9,436,108 00

Losses paid in United States since the admission of the Company... 5,759,142 00

Losses incurred during the year..... 735,413 16

Amount deposited in the State of New York for the security of all policy-holders ..... 200,000 00

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$244,250.00, liabilities, \$36,000.00; Georgia, \$28,312.50, liabilities, \$13,000.00; Oregon, \$56,625.00, liabilities, \$7,800.00; North Carolina, \$12,187.50, liabilities, \$9,600.00.

*Business in Connecticut, 1884.*

Fire risks taken (no inland)..... \$1,333,664 00

Premiums received..... 16,176 42

Losses paid..... 7,505 37

Losses incurred..... 3,048 53

UNITED STATES BRANCH OF THE LION FIRE INSURANCE  
COMPANY,

LONDON, ENGLAND.

Admitted to the United States, October, 1880.

*Resident Manager*, M. BENNETT, JR., Hartford.*Trustees*—JULIUS CATLIN of New York City, FRANCIS B. COOLEY, RODNEY DENNIS,  
of Hartford, Conn.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders . . . \$200,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due . . . . .		\$56,250 00
Value of lands mortgaged . . . . .	\$46,500 00	
Buildings (insured for \$64,000) . . . . .	75,000 00	
Total . . . . .	\$121,500 00	

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4 p. c. . . . .	\$400,000 00	\$488,000 00	\$488,000 00

*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Adams Express Co. stock . . . . .	\$8,000	\$10,000	\$30,000
Wells, Fargo & Co. stock . . . . .	5,000	5,150	
Travelers Insurance Co. stock . . . . .	200	540	
American Express Co. stock . . . . .	500	425	
Ætna Insurance Co. stock . . . . .	800	1,776	
Wabash, St. L. & Pac. R.R. Co.s.,	10,000	550	
United States Express Co. stock,	11,000	5,610	
Conn. Fire Insurance Co. “	2,600	2,860	
Del. & Hudson Canal Co. “	5,000	3,425	
C., C., C. & I. R. R. Co. “	10,000	3,100	
Beloit & Mad. R.R. Co. 1st m. bds	2,000	2,000	
Pacific Mail Steamship Co. stock,	10,000	5,525	
Ninth Nat. Bank of N. Y. “	5,000	6,000	
Collins Co. stock . . . . .	320	288	



	Par Value.	Market Value.	Amt. Loaned.	
Chicago & Alton R. R. Co. stock	\$5,000	\$6,400	\$4,500	
“ “ “ “ “	5,000	6,400	4,500	
N. Y., N. H. & H. “ “ “	1,400	2,464	800	
Hartford Fire Insurance “ “	9,800	23,520	15,000	
Chi., Bur. & Q. R. R. “ “	1,900	2,185	9,000	
Chicago City Railway “ “	1,700	5,100		
Russell & Erwin Manf. “ “	2,400	3,000		
Collins “ “	2,000	1,800	2,500	
Chicago & Alton R. R. “ “	1,000	1,280		
N. Y. & Harlem “ “ “	1,500	2,850		
Meriden Britannia “ “	5,000	20,000	10,000	
Willimantic Linen “ “	5,000	6,600	4,500	
Mort. bonds, Davis County, Kan.,	500	500	1,150	
“ “ Butler “ “	1,200	1,200		
“ “ Lyon “ “	600	600		
Pennsylvania R. R. Co. stock..	6,000	6,120	4,500	
Total.....	\$120,420	\$131,148	\$86,450	\$86,450 00
Cash in Company's principal office.....				9,097 61
Cash in banks.....				74,490 25
Gross premiums in course of collection.....				54,484 50
Reinsurance due from other Companies.....				23,729 04
Assets at their actual value.....				\$792,501 40

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,048 58	
Losses reported and unadjusted.....	26,875 00	
Losses resisted.....	4,455 25	
Total amount of unpaid losses.....		\$37,378 83
Unearned premiums on risks, one year or less.....	\$150,905 94	
Unearned premiums on risks, more than one year... ..	36,824 15	
Unearned premiums as computed above.....		187,730 09
Commissions and brokerage.....		5,400 00
Total liabilities, except statutory deposit and surplus.....		\$230,508 92
Statutory deposit.....		200,000 00
Surplus beyond deposit and all other liabilities.....		361,992 48
Under special deposit in various States.....	\$50,791 54	
Total liabilities, including statutory deposit and surplus,		\$792,501 40

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$618,241 27	
Deduct reinsurance, rebate, abatement, and return premiums.....	255,787 17	
Actual cash premiums.....		\$362,454 10
Interest on bonds and mortgages.....		3,993 78
Interest on loans and bonds, and dividends on stocks.....		21,344 13
Actual cash income.....		\$387,792 01

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$35,678.69 occurring in previous years) .....	\$225,684 91
Commissions and brokerage .....	52,980 85
Salaries and fees .....	39,030 21
Taxes .....	11,141 25
All other payments .....	13,966 42
Actual cash expenditure .....	\$342,803 64

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year .....	\$28,566,474	\$373,870 06
Written or renewed during the year .....	48,262,385	616,388 86
Totals .....	\$76,828,859	\$990,258 92
Deduct those expired and marked off .....	41,796,147	525,510 31
In force at the end of the year .....	\$35,032,712	\$464,748 61
Deduct amount reinsured .....	6,446,019	97,410 22
Net amount in force .....	\$28,586,693	\$367,338 39

*Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$21,954,482	\$301,811 88	1-2	\$150,905 94
1883.....	Two years.....	7,450	63 22	1-4	15 81
1884.....		37,040	396 06	3-4	297 05
1882.....	Three years....	1,200,461	12,584 91	1-6	2,097 48
1883.....		1,208,301	16,295 78	1-2	8,147 90
1884.....		2,686,553	21,762 52	5-6	18,135 45
1881.....	Four years.....	17,350	197 28	1-8	24 66
1882.....		40,405	501 35	3-8	188 01
1883.....		....	....	..	....
1884.....		1,700	24 00	7-8	21 00
1880.....	Five years.....	76,100	816 51	1-10	81 65
1881.....		283,500	3,456 61	3-10	1,036 98
1882.....		238,303	3,050 04	1-2	1,525 02
1883.....		153,286	2,436 36	7-10	1,705 45
1884.....		681,762	3,941 87	9-10	3,547 69
Totals .....		\$28,586,693	\$367,338 39	..	\$187,730 09

Premiums received in United States since the admission of the Company	\$1,587,323 94
Losses paid in United States since the admission of the Company...	851,971 72
Losses incurred during the year .....	218,568 77
Amount deposited in the State of New York for security of all policyholders (market value) .....	244,000 00

## 344 LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$122,000.00, liabilities, \$15,395.95; Oregon, \$61,000.00, liabilities, \$10,260.15; Georgia, \$30,500.00, liabilities, \$5,710.98; Virginia, \$18,300.00, liabilities, \$17,143.61; North Carolina, \$12,200.00, liabilities, \$2,280.85.

### *Business in Connecticut, 1884.*

Fire risks taken (no inland) . . . . .	\$732,895 00
Premiums received . . . . .	7,504 37
Losses paid . . . . .	1,151 29
Losses incurred . . . . .	1,151 29

---

## UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Admitted to the United States, 1851.

*Resident Manager*, JAMES E. PULSFORD, 45 William Street, New York City.

*Trustees*.—ALEXANDER HAMILTON, JR., FRANCIS COTTENET, WILLIAM F. CARY, JR., all of New York City.

*Attorney in Connecticut*, INSURANCE COMMISSIONER.

---

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders.. \$300,000 00

### II. ASSETS.

Value of real estate owned by the Company unencumbered . . . . .	\$1,260,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due . . . . .	1,550,765 78
Interest due and accrued on mortgage loans . . . . .	35,169 88

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States currency, 6 p. c. ....	\$365,000 00	\$474,730 00	
“ “ 4½ p. c. ....	475,000 00	536,750 00	
“ “ 4 p. c. ....	570,000 00	694,687 50	
New York, 6 p. c. ....	45,000 00	54,225 00	
Mississippi pay warrants. ....	20,000 00	20,000 00	
MUNICIPAL BONDS—			
Richmond, city, 8 p. c. ....	5,000 00	6,600 00	
New York City, gold, 6 p. c. ....	50,000 00	63,000 00	
Boston, city, 5 p. c. ....	188,000 00	219,950 00	
Totals. ....	\$1,718,000 00	\$2,069,942 50	\$2,069,942 50
Cash in principal office. ....			160 19
Cash in banks. ....			607,021 96
Interest due and accrued on stocks and bonds. ....			900 00
Interest due and accrued on collateral loans. ....			320 80
Gross premiums in course of collection. ....			400,192 18
Rents due and accrued. ....			1,719 69
All other property. ....			14,125 00
Assets at their actual value. ....			\$5,940,314 98
Sundry items not admitted. ....		\$1,159 55	

## III. LIABILITIES.

Losses adjusted and unpaid. ....	\$10,092 80	
Losses reported and unadjusted. ....	311,510 08	
Losses resisted. ....	68,627 95	
Total amount of unpaid losses. ....	\$390,230 83	
Deduct reinsurance. ....	40,471 58	
Net amount of unpaid losses. ....		\$349,759 25
Unearned premiums on risks, one year or less. ....	\$1,371,563 64	
Unearned premiums on risks, more than one year. ....	1,097,386 31	
Unearned premiums as computed above. ....		2,468,949 95
Reclaimable on perpetual policies. ....		325,684 44
Net premium reserve under life department. ....		101,775 63
Commissions and brokerage. ....		55,553 32
Due for reinsurance. ....		58,757 82
Total liabilities, except statutory deposit and surplus. ....		\$3,360,480 41
Statutory deposit. ....		200,000 00
Surplus beyond statutory deposit and all other liabilities. ....		2,379,834 57
Under special deposits in various States. ....	\$255,000 00	
Total liabilities, including statutory deposit and surplus. ....		\$5,940,314 98

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$4,471,264	80
Deduct reinsurance, rebate, abatement, and return premiums.....	\$859,639	93
Actual cash premiums... ..	\$3,611,624	87
Interest on bonds and mortgages.....	52,739	61
Interest on loans and bonds, and dividends on stocks.....	100,340	33
Rents.....	49,643	11
Deposit premiums (less 5 p. c.) received for perpetual risks.....	\$19,054	59
Life department income.....	9,807	32
Received from home office.....	84,260	00
Actual cash income .....	\$3,814,347	92

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$310,579.44 occur- ring in previous years).....	\$2,407,789	90
Deduct salvages and reinsurance.....	235,231	26
Net amount paid for losses.....	\$2,172,558	64
Commissions and brokerage.....	633,403	37
Salaries and fees.....	185,622	64
Taxes.....	65,475	55
All other payments.....	183,325	28
Life department expenditures.....	\$21,337	62
Deposit premiums returned on perpetual risks.....	11,828	08
Remitted home office.....	490,850	32
Actual cash expenditure.....	\$3,240,385	48

## VI. MISCELLANEOUS.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$498,375,108	\$4,555,028 13
Written or renewed during the year.....	519,100,015	4,484,427 51
Totals .....	\$1,017,475,123	\$9,039,455 64
Deduct those expired and marked off.....	455,840,202	3,974,155 25
In force at the end of the year .....	\$561,634,921	\$5,065,300 39
Deduct amount reinsured.....	49,408,741	336,885 38
Net amount in force.....	\$512,226,180	\$4,728,415 01



*Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$287,810,320	\$2,743,127 29	1-2	\$1,371,563 64
1883.....	Two years.....	4,029,545	24,720 00	1-4	6,180 00
1884.....		4,086,323	38,079 58	3-4	28,559 67
1882.....	Three years....	33,790,431	286,404 64	1-6	47,734 10
1883.....		38,571,016	350,362 18	1-2	175,181 09
1884.....		48,092,072	425,521 86	5-6	354,601 55
1881.....	Four years.....	646,214	6,002 18	1-8	750 27
1882.....		1,309,246	10,176 56	3-8	3,816 21
1883.....		2,455,737	13,366 63	5-8	8,354 15
1884.....		1,237,287	15,379 74	7-8	13,456 52
1880.....	Five years.....	9,453,105	98,422 62	1-10	9,842 26
1881.....		12,492,307	123,451 61	3-10	37,035 48
1882.....		19,875,213	182,180 69	1-2	91,090 35
1883.....		18,189,195	175,260 32	7-10	122,682 21
1884.....		18,940,872	193,726 70	9-10	174,354 03
.....	Perpetual .....	11,247,297	* 342,825 73	$\frac{9.5}{100}$	* 325,684 44
Totals .....		\$512,226,180	\$5,071,240 74	..	\$2,794,634 39

Premiums received in U. S. since the admission of the Company... \$59,205,539 16

Losses paid in United States since the admission of the Company.. 35,431,002 26

Losses incurred during the year..... 2,195,412 29

Amount deposited in different States for the security of all policy-holders ..... 300,000 00

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$100,000.00; Virginia, \$45,000.00; Oregon, \$50,000.00; Georgia, \$25,000.00; North Carolina, \$10,000.00; Mississippi, \$25,000.00; total, \$255,000.00.

*Business in Connecticut, 1884.*

Fire risks taken (no inland)..... \$4,701,900 00

Premiums received..... 49,612 58

Losses paid..... 23,304 19

Losses incurred..... 23,306 19

\* Deposits.



UNITED STATES BRANCH OF THE LONDON ASSURANCE  
CORPORATION.

LONDON, ENGLAND.

Admitted to the United States, July, 1872.

*Resident Manager*, BENONI LOCKWOOD, No. 88 Wall Street, New York City.

*Trustees*.—JACOB POST, CHARLES M. FRY, GORDON NORRIE, HOWARD POTTER,  
GOOLD HOYT REDMOND, all of New York City.

*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$270,000 00

II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4½ p. c., reg. ....	\$1,110,000 00	\$1,255,687 50	\$1,255,687 50
Cash in principal office. ....			989 33
Cash in bank. ....			44,421 28
Gross premiums in due course of collection. ....			78,624 69
Assets of the Company at their actual value. ....			\$1,379,722 80

III. LIABILITIES.

Net amount of unpaid losses. ....	\$92,000 00
Unearned premiums on risks, one year or less. ....	\$261,077 18
Unearned premiums on risks, more than one year. .	243,771 49
Unearned premiums as computed above. ....	504,848 67
Commissions and brokerage. ....	15,724 94
Total liabilities, except statutory deposit and surplus. ....	\$612,573 61
Statutory deposit. ....	200,000 00
Surplus beyond statutory deposit and all liabilities. ....	567,149 19
Under special deposits in various States. ....	\$87,238 11
Total liabilities, including statutory deposit and surplus	\$1,379,722 80

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$837,791	89
Deduct reinsurance, rebate, abatement, and return premiums.....	173,755	49
Actual cash premiums.....	\$664,036	40
Interest on loans and bonds, and dividends on stocks.....	51,301	23
Actual cash income.....	\$715,337	63

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$485,331	64
Commissions and brokerage.....	103,582	54
Salaries and fees.....	35,447	16
Taxes.....	21,915	45
All other payments.....	74,958	30
Amount remitted home office.....	\$34,352	96
Actual cash expenditure.....	\$721,235	09

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire	Premiums.
In force on the 31st day of December of the preceding year.....	\$109,257,849	\$1,128,345 48
Written or renewed during the year.....	97,431,444	858,183 02
Total.....	\$206,689,293	\$1,986,528 50
Deduct those expired and marked off.....	98,371,931	946,415 42
In force at the end of the year.....	\$108,317,362	\$1,040,113 08
Deduct amount reinsured.....	6,633,927	23,063 67
Net amount in force.....	\$101,683,435	\$1,017,049 41

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$52,664,168	\$522,154 36	1-2	\$261,077 17
1883.....	Two years...	92,755	1,177 27	1-4	294 31
1884.....		231,407	719 86	3-4	539 90
1882.....	Three years...	9,046,593	88,155 86	1-6	14,692 64
1883.....		9,860,185	97,996 10	1-2	48,998 05
1884.....		8,797,846	82,328 18	5-6	68,606 82
1881.....	Four years...	182,057	1,897 25	1-8	237 15
1882.....		237,479	2,780 29	3-8	1,042 59
1883.....		234,973	2,602 13	5-8	1,626 30
1884.....		43,443	54 88	7-8	48 02
1880.....	Five years...	3,428,801	38,898 69	1-10	3,889 86
1881.....		4,089,212	44,183 89	3-10	13,255 19
1882.....		5,048,771	52,498 34	1-2	26,249 17
1883.....		4,374,390	46,255 97	7-10	32,379 13
1884.....		3,255,055	33,287 32	9-10	29,958 57
.....	Over five years,	86,300	1,954 02	$\frac{9.5}{100}$	1,856 30
.....		10,000	105 00	$\frac{1.3}{100}$	97 50
Totals.....		\$101,683,435	\$1,017,049 41	..	\$504,848 67

Premiums received in United States since admission of the Company,	\$6,990,021 86
Losses paid in United States since admission of Company.....	3,916,283 64
Losses incurred during the year.....	482,000 00
Amount deposited in the State of New York for security of all policy-holders (market value).....	305,437 50
Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$113,125, liabilities, \$37,691.33; Virginia, \$56,562.50, liabilities, \$23,952.29; Oregon, \$56,562.50, liabilities, \$1,800.81; Georgia, \$28,281.25, liabilities, \$15,124.55; North Carolina, \$11,312.50, liabilities, 8,669.13. Total special deposits, \$265,843.75; total liabilities, \$87,238.11.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,241,074 00
Premiums received.....	13,659 48
Losses paid.....	11,205 17
Losses incurred.....	9,205 00

UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE  
FIRE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Admitted to the United States, July, 1879.

*Special Agent for United States*, JAMES YEREANCE, New York, N. Y.*Trustees*—ALFRED FRANCIS BARNARD and THOMAS DAVIS.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders,      \$295,000 00

## II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg. 4 p. c. ....	\$285,000 00	\$347,700 00	
“ “ “ 4½ p. c. ....	235,000 00	266,137 00	
“ “ “ 3 p. c. ....	10,000 00	10,400 00	
RAILROAD BONDS—			
C. & N.W'n con. g. reg. 7 p.c., 1902	75,000 00	93,750 00	
N.Y.C. & H.R. 1st m. reg. 7 p.c., 1903	75,000 00	96,375 00	
N.Y. & Har. 1st m. reg. 7 p. c., 1900	100,000 00	129,000 00	
C., B. & Q. 1st m. r. 4 p. c., Ia. div., 1919	100,000 00	91,000 00	
Del. & Hud. 1st m. reg. 7 p.c., 1891	72,000 00	80,640 00	
“ “ “ “ “ 1894	3,000 00	3,510 00	
“ “ “ “ “ 1917	25,000 00	32,500 00	
C., R. I. & Pac. 1st m. reg. 6 p. c., 1917	15,000 00	18,900 00	
L. S. & M. S. 1st m. reg. 7 p. c., 1900	38,000 00	47,500 00	
Totals .....	\$1,033,000 00	\$1,217,412 00	\$1,217,412 00
Cash in principal office .....			21,920 56
Cash in banks .....			85,308 91
Interest accrued on stocks .....			1,325 73
Gross premiums in course of collection .....			89,045 85
All other property .....			411 40
Assets of the Company at their actual value .....			\$1,415,424 45

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,136 04	
Losses reported and unadjusted.....	64,675 39	
Losses resisted.....	33,268 00	
Total amount of unpaid losses.....	\$102,079 43	
Deduct reinsurance.....	5,052 78	
Net amount of unpaid losses.....		\$97,026 65
Unearned premiums on risks, one year or less.....	\$375,179 68	
Unearned premiums on risks, more than one year...	263,555 09	
Unearned premiums as computed above.....		638,734 77
Amount reclaimable for perpetual policies.....		1,033 13
Due and accrued for salaries, etc.....		5,761 61
Taxes.....		5,180 79
Commissions and brokerage.....		14,549 42
All other demands against the Company.....		2,141 17
Total liabilities, except statutory deposit and surplus.....		\$764,427 54
Statutory deposit.....		200,000 00
Surplus beyond statutory deposit and all other liabilities...		450,996 91
Under special deposits in various States.....	\$78,361 95	
Total liabilities, including statutory deposit and surplus,		\$1,415,424 45

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,272,469 76	
Deduct reinsurance, rebate, abatement, and return premiums.....	267,768 60	
Actual cash premiums.....		\$1,004,701 16
Interest on loans and bonds, and dividends on stocks.....		62,917 24
Deposit premiums for perpetual risks.....	\$853 13	
Actual cash income.....		\$1,067,618 40

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$97,634.84 occurring in previous years).....	\$828,373 78	
Deduct salvages and reinsurance.....	57,675 36	
Net amount paid for losses.....		\$770,698 42
Commissions and brokerage.....		189,191 64
Salaries and fees.....		60,211 79
Taxes.....		25,726 37
All other payments.....		60,402 54
Actual cash expenditure.....		\$1,106,230 76

## VI. MISCELLANEOUS.

*Risks and Premiums, excluding Perpetual.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$135,218,687	\$1,373,520 89
Written or renewed during the year.....	129,561,800	1,256,551 32
Totals .....	\$264,780,487	\$2,630,072 21
Deduct those expired and marked off. ....	132,053,160	1,295,119 45
In force at the end of the year.....	\$132,727,327	\$1,334,952 76
Deduct amount reinsured.....	7,122,062	93,148 79
Net amount in force.....	\$125,605,265	\$1,241,803 97

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$68,778,462	\$750,359 36	1/2	\$375,179 68
1883.....	Two years.....	459,774	3,428 40	1/4	857 10
1884.....		806,039	7,721 32	3/4	5,790 99
1882.....	Three years....	12,794,215	96,665 98	1/6	16,110 99
1883.....		15,620,171	122,628 51	1/2	61,314 25
1884.....		13,937,424	108,072 70	5/6	90,060 58
1881.....	Four years.....	114,410	1,240 51	1/8	155 06
1882.....		101,759	1,219 41	3/8	457 28
1883.....		248 918	2,835 32	5/8	1,772 08
1884.....		236,410	1,720 07	7/8	1,505 06
1880.....	Five years.....	1,178,273	15,778 70	1/10	1,577 87
1881.....		1,586,409	18,667 52	3/10	5,600 25
1882.....		3,024,125	32,835 77	1/2	16,417 87
1883.....		3,455,642	37,221 87	7/10	26,055 30
1884.....		3,088,134	36,349 15	9/10	32,714 23
1881.....	Six years.....	1,500	37 50	1/2	15 62
1882.....		5,000	225 00	1/2	131 25
1883.....		8,000	121 78	3/4	91 33
1880.....	Seven years...	45,100	1,480 00	1/4	528 57
1881.....		11,000	279 75	1/2	139 87
1882.....		63,500	1,335 35	3/4	858 44
1883.....		11,000	422 50	1 1/4	331 96
1884.....	Nine years.....	15,000	380 00	1 1/2	352 85
1883.....		2,000	140 00	1 3/8	116 66
1882.....	Ten years.....	1,500	22 50	3/4	16 88
1883.....		1,500	15 00	1 1/2	12 75
1880.....	Ninety years ...	10,000	600 00	9 5/10	570 00
Totals.....		\$125,605,265	\$1,241,803 97	..	\$638,734 77

Premiums received in United States since the admission of the Company,	\$5,267,583 71
Losses paid in United States since the admission of the Company...	3,418,905 96
Losses incurred during the year.....	748,650 56



## 354 LONDON AND PROVINCIAL FIRE INSURANCE COMPANY.

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$122,000.00, liabilities, \$39,354.23; Virginia, \$61,000.00, liabilities, \$14,289.18; Oregon, \$61,000.00, liabilities, \$6,891.00; Georgia, \$30,500.00, liabilities, \$11,466.11; North Carolina, \$10,400.00, liabilities, \$6,361.43.

### *Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$978,695 43
Premiums received.....	13,037 93
Losses paid.....	1,349 28
Losses incurred.....	1,345 04

## UNITED STATES BRANCH OF THE LONDON AND PROVINCIAL FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

Admitted to the United States, 1881.

*Resident Manager*, JOHN C. MILLS, No. 33 Pine Street, New York City.

*Trustees*—JAMES MONROE MCLEAN, FRANCIS LELAND, and  
EDWARD AUGUSTUS QUINTARD.

*Attorney in Connecticut*, INSURANCE COMMISSIONER.

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all-policy-holders, \$200,000 00

### II. ASSETS.

#### *Bonds owned by the Company.*

UNITED STATES BONDS—	Par Value.	Market Value.	
United States, 3 p. c.....	\$200,000 00	\$207,000 00	
“ “ 4½ p. c.....	125,000 00	142,000 00	
Totals .....	\$325,000 00	\$349,000 00	\$349,000 00

*Loan on Collateral.*

Union Trust Co. on certificate deposit.....	\$53,585 33
Cash in banks.....	2,714 43
Interest due and accrued on collateral loans.....	476 53
Gross premiums in course of collection.....	31,804 73
All other property.....	1,219 93
Assets at their actual value.....	<u>\$438,800 95</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$32,856 48
Losses reported and unadjusted.....	15,576 00
Losses resisted.....	2,500 00
Total amount of unpaid losses.....	<u>\$50,932 48</u>
Deduct reinsurance.....	643 75
Net amount of unpaid losses.....	\$50,288 73
Unearned premiums on risks, one year or less.....	\$128,539 40
Unearned premiums on risks, more than one year....	44,820 88
Unearned premiums as computed above.....	<u>173,360 28</u>
Commissions and brokerage.....	5,194 78
Total liabilities, except statutory deposit and surplus.....	<u>\$228,843 79</u>
Statutory deposit.....	200,000 00
Surplus beyond statutory deposit and all other liabilities..	9,957 16
Total liabilities, including statutory deposit and surplus,	<u>\$438,800 95</u>

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$436,577 10
Deduct reinsurance, rebate, abatements and return premiums.....	<u>99,413 77</u>
Actual cash premiums.....	\$337,163 33
Interest on loans and bonds, and dividends on stocks.....	<u>11,917 75</u>
Actual cash income.....	<u>\$349,081 08</u>

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$66,028.44 occurring in previous years).....	\$321,230 35
Deduct reinsurance.....	<u>13,349 39</u>
Net amount paid for losses.....	\$307,880 96
Commissions and brokerage.....	50,612 49
Salaries and fees.....	31,700 00
Taxes.....	12,911 34
All other payments.....	<u>22,488 54</u>
Actual cash expenditure.....	<u>\$425,593 33</u>

# 356 LONDON AND PROVINCIAL FIRE INSURANCE COMPANY.

## VI. MISCELLANEOUS.

### *Risks and Premiums.*

	Risks.	Deposits.
In force on the 31st day of December of the preceding year.....	\$38,222,244	\$433,716 89
Written or renewed during the year.....	34,255,937	423,926 31
Totals .....	\$72,478,181	\$857,643 20
Deduct those expired and marked off.....	40,194,920	505,057 62
In force at the end of the year.....	\$32,283,261	\$352,585 58
Deduct amount reinsured.....	994,009	8,811 72
Net amount in force.....	\$31,289,252	\$343,773 86

### *Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$22,716,820	\$257,078 80	1-2	\$128,539 40
1883.....	Two years.....	185,830	1,624 22	1-4	406 05
1884.....		1,000	44 20	3-4	33 15
1882.....	Three years....	1,965,294	18,743 92	1-6	3,123 99
1883.....		1,855,457	21,413 70	1-2	10,706 85
1884.....		1,073,251	11,671 79	5-6	9,726 50
1881.....	Four years.....	....	....	..	....
1882.....		106,150	965 94	3-8	362 23
1883.....		139,595	1,156 70	5-8	722 94
1884.....		1,500	27 75	7-8	24 29
1880.....	Five years.....	....	....	..	....
1881.....		....	....	..	....
1882.....		1,496,044	14,500 26	1-2	7,250 13
1883.....		1,342,158	12,135 73	7-10	8,494 99
1884.....		406,153	4,410 85	9-10	3,969 76
Totals .....		\$31,289,252	\$343,773 86	..	\$173,360 28

Premiums received in United States since the admission of the Company,	\$1,104,515 63
Losses paid in United States since the admission of the Company...	723,491 55
Losses incurred during the year.....	289,316 25
Amount deposited in the State of New York for security of all policy-holders.....	200,000 00

### *Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$671,409 00
Premiums received.....	9,670 22
Losses paid.....	9,354 61
Losses incurred.....	6,622 98

UNITED STATES BRANCH OF THE NORTH BRITISH AND  
MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH, GREAT BRITAIN.

Admitted to the United States, August, 1866.

*Resident Managers*—CHAS. E. WHITE, SAM. P. BLAGDEN, No. 54 William Street,  
New York City.*Trustees*—SOLON HUMPHREYS, DAVID DOWS, EGISTO PAVLO FABRI,  
all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in U. S. for security of all policy-holders (par) . . . \$200,000 00

## II. ASSETS.

*Bonds and proceeds of Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States cur., 4 p c., 1907, reg.	\$500,000 00	\$610,000 00
“ “ 6 p.c., 1899, “	100,000 00	131,000 00
“ “ 6 p.c., 1898, “	137,000 00	178,100 00
“ “ 6 p.c., 1897, “	35,000 00	44,800 00
“ “ 6 p.c., 1896, “	30,000 00	37,800 00
“ “ 6 p.c., 1895, “	18,000 00	22,320 00
“ “ 4½p.c., 1891, “	861,000 00	975,082 50
Cash held by trustees, proceeds of U.		
S. con. 6 p. c., of 1881, called in,	50,000 00	50,000 00
Cash held by trustees, proceeds of U.		
S. 3 p. c., called in . . . . .	112,000 00	112,000 00
S. C. 6 p. c. con. Brown, 1893. . .	12,500 00	13,625 00
Alabama, Class “A,” coup., 1906. .	10,000 00	8,500 00
Tenn. 6 p. c. (old) “ 1892. .	10,000 00	4,200 00
“ “ “ “ 1898. .	9,000 00	3,780 00
“ settlement 6 p.c., coup., 1913	1,124 80	472 42
“ compromise, 1912. . . . .	5,000 00	2,425 00
Virginia reg. con., 1919. . . . .	46,300 00	23,150 00
Virginia deferred certificates. . . . .	18,666 67	1,120 00

	Par Value.	Market Value.	
<b>MUNICIPAL BONDS—</b>			
N. Y. Co. 7 p.c., ass. fund, 1903 r.,	\$22,000 00	\$30,800 00	
N. Y. City park improvement fund,			
7 p. c., reg., 1902.....	5,000 00	6,950 00	
N. Y. City 7 p.c. cr. w. m., 1900, reg	10,000 00	13,700 00	
N. Y. Co., 7 p. c., soldiers bounty			
fund, No. 3, 1896, reg. ....	9,000 00	11,700 00	
N. Y. City 7 p. c., con., 1894, reg. .	3,000 00	3,810 00	
<b>RAILROAD BONDS—</b>			
N. Y. C. & H. R., 1st m., 7 p. c.,			
1903, reg. ....	500,000 00	660,000 00	
Totals .....	\$2,504,591 47	\$2,945,334 92	\$2,945,334 92
Cash in principal office.....			2,070 03
Cash in bank.....			111,761 56
Interest due and accrued on stocks.....			35,898 00
Gross premiums in course of collection.....			205,644 81
Due for salvage.....			483 79
Bills receivable, not matured.....			554 50
Assets at their actual value.....			\$3,301,747 61

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$67,424 70	
Losses reported and unadjusted.....	81,156 31	
Losses resisted .....	30,798 96	
Total amount of unpaid losses.....		\$179,379 97
Unearned premiums on risks, one year or less.....	\$621,202 56	
Unearned premiums on risks, more than one year....	531,860 79	
Unearned premiums as computed above.....		1,153,063 35
Commissions and brokerage.....		25,628 44
Return premiums and all other liabilities.....		19,119 98
Total liabilities, except statutory deposit and surplus.....		\$1,377,191 74
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		1,724,555 87
Under special deposit in various States.....	\$288,452 50	
Total liabilities, including statutory deposit and surplus..		\$3,301,747 61

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,047,067 27	
Deduct reinsurance, rebate, abatement, and return		
premiums .....	517,885 92	
Actual cash premiums.....		\$1,529,181 35
Interest on loans and bonds, and dividends on stocks.....		121,904 12
Actual cash income.....		\$1,651,085 47

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$124,798.87 occurring in previous years) .....	\$1,034,179 71
Commissions and brokerage.....	253,894 67
Salaries and fees.....	151,334 05
Taxes .....	40,390 38
All other payments.....	72,382 11
Actual cash expenditure.....	\$1,552,180 92

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$251,390,268	\$2,307,079 52
Written or renewed during the year.....	220,025,598	1,928,766 27
Totals .....	\$471,415,866	\$4,235,845 79
Deduct those expired and marked off.....	238,111,352	1,970,504 85
Net amount in force.....	\$233,304,514	\$2,265,340 94

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$116,002,080	\$1,242,405 12	1-2	\$621,202 56
1883.....	Two years.....	2,759,268	23,863 03	1-4	5,965 75
1884.....		519,186	4,501 06	3-4	3,375 78
1882.....	Three years....	22,941,657	171,474 59	1-6	28,579 09
1883.....		22,817,279	189,436 90	1-2	94,718 45
1884.....		21,346,246	183,062 04	5-6	152,551 70
1881.....	Four years.....	469,002	4,341 94	1-8	542 74
1882.....		2,189,070	19,169 89	3-8	7,188 69
1883.....		2,276,789	21,741 80	5-8	13,588 60
1884.....		406,466	4,221 05	7-8	3,693 41
1880.....	Five years.....	4,855,361	49,086 70	1-10	4,908 67
1881.....		6,999,673	62,730 98	3-10	18,819 27
1882.....		12,020,235	107,914 19	1-2	53,957 09
1883.....		9,887,324	96,404 06	7-10	67,482 80
1884.....		7,814,878	84,987 59	9-10	76,488 75
Totals.....		\$233,304,514	\$2,265,340 94		\$1,153,063 35

Premiums received in United States since the admission of the Company,	\$22,962,567 00
Losses paid in United States since the admission of the Company....	15,210,332 00
Losses incurred during the year.....	1,056,972 60
Amount deposited in State of New York for security of all policy-holders (market value) .....	242,550 00
Special deposits for the exclusive protection of policy-holders in the State of Ohio, \$130,000.00, liabilities, \$61,819.00; Oregon, \$63,620.00, liabilities, \$12,995.00; Virginia, \$53,420.00, liabilities, \$21,026.00; Georgia, \$28,312.50, liabilities, \$21,055.00; North Carolina, \$13,100.00, liabilities, \$17,725.00	



*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$2,890,068 00
Premiums received.....	31,775 34
Losses paid.....	20,914 37
Losses incurred.....	21,804 13

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE  
COMPANY,

LONDON, ENGLAND.

Admitted to the United States, December, 1875.

*Resident Manager and Attorney*, HENRY H. HALL, 153 Broadway, N. Y. City.*Trustees*—JAMES B. JOHNSON, EDWARD KING, WILLIAM A. HADDEN, all of New  
York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL. DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

## II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
U. S., 4½ p. c., fund. ln., 1891, reg	\$106,000 00	\$119,780 00
“ 4 “ “ 1907, “	94,000 00	115,502 50
“ 4 “ “ “ “	100,000 00	122,780 00
“ 4 “ “ “ “	50,000 00	61,390 00
“ 4½ “ “ 1891, “	25,000 00	28,250 00
“ 4 “ “ 1907, “	10,000 00	12,278 00
“ 4 “ “ “ “	50,000 00	61,390 00
“ 4 “ “ “ “	252,150 00	309,829 32
Mass. State, 1889, 1891 and 1900,	88,800 00	93,240 00
MUNICIPAL BONDS—		
City of Boston, 1893.....	50,000 00	53,375 00
“ “ “ 1899.....	78,000 00	86,190 00
City of St. Louis, 1893.....	40,000 00	42,600 00
City of Providence, 1895.....	51,250 00	55,350 00
Totals .....	\$995,200 00	\$1,161,954 82

Cash in principal office.....	\$2,266 72
Cash deposited in banks.....	36,806 35
Gross premiums in course of collection.....	93,498 68
Assets at their actual value.....	<u>\$1,294,526 57</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$26,884 59
Losses reported and unadjusted.....	41,425 40
Losses resisted.....	20,830 37
Total amount of unpaid losses.....	<u>\$89,140 36</u>
Unearned premiums on risks, one year or less.....	\$312,277 40
Unearned premiums on risks, more than one year...	158,853 87
Unearned premiums as computed above.....	<u>471,131 27</u>
Due and accrued for salaries, etc.....	604 96
Commissions and brokerage.....	13,367 39
Total liabilities, except statutory deposit and surplus.....	<u>\$574,243 98</u>
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	520,282 59
Under special deposits in various States.....	\$63,533 28
Total liabilities, including statutory deposit and surplus,	<u>\$1,294,526 57</u>

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$955,063 26
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>153,873 20</u>
Actual cash premiums.....	\$801,190 06
Interest on loans and bonds, and dividends on stocks.....	40,841 00
Amount received from home office.....	\$40,000 00
Actual cash income.....	<u>\$842,031 06</u>

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$77,301.75 occurring in previous years).....	\$542,176 13
Deduct salvages and reinsurance.....	<u>13,755 81</u>
Net amount paid for losses.....	\$528,420 32
Commissions and brokerage.....	129,945 41
Salaries and fees.....	63,305 02
Taxes.....	23,703 73
All other payments.....	69,058 92
Amount remitted home office.....	<u>\$75,214 44</u>
Actual cash expenditure.....	<u>\$814,433 40</u>

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$67,165,493 00	\$747,803 61
Written or renewed during the year.....	83,240,820 00	962,700 23
Totals .....	\$150,406,313 00	\$1,710,503 84
Deduct those expired and marked off....	72,955,481 00	792,930 40
In force at the end of the year.....	\$77,450,832 00	\$917,573 44
Deduct amount reinsured.....	1,139,909 30	11,207 56
Net amount in force.....	\$76,310,922 70	\$906,365 88

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$50,266,919 83	\$645,492 11	1-2	\$322,746 05
1883.....	Two years...	287,145 81	2,089 12	1-4	522 28
1884.....		151,035 44	1,203 36	3-4	902 49
1882.....	Three years..	2,774,590 87	26,447 70	1-6	4,407 95
1883.....		5,310,507 88	53,756 91	1-2	26,878 45
1884.....		6,876,257 84	67,351 28	5-6	56,126 05
1881.....	Four years...	433,867 33	4,159 77	1-8	519 97
1882.....		532,590 01	5,195 97	3-8	1,948 47
1883.....		365,487 85	3,338 14	5-8	2,086 32
1884.....		249,427 00	2,487 32	7-8	2,176 37
1880.....	Five years...	925,452 55	10,702 22	1-10	1,070 22
1881.....		1,394,015 81	14,611 80	3-10	4,383 54
1882.....		2,203,796 90	19,694 63	1-2	9,847 30
1883.....		2,973,761 79	31,076 42	7-10	21,753 44
1884.....		2,705,978 35	29,966 69	9-10	26,969 93
Totals .....		\$77,450,835 26	\$917,573 44	..	\$482,338 83

Premiums received in United States since the admission of the Company.....

\$4,541,642 85

Losses paid in United States since the admission of the Company...

2,688,654 07

Losses incurred during the year.....

519,858 46

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$124,780, liabilities, \$29,055.46; Virginia, \$61,390, liabilities, \$16,964.76; Georgia, \$28,250, liabilities, \$12,206; North Carolina, \$12,278, liabilities, \$3,506.25; Oregon, \$61,390, liabilities, 1,800.81.

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,331,515 00
Premiums received.....	17,759 39
Losses paid .....	7,218 83
Losses incurred.....	9,718 83

UNITED STATES BRANCH OF THE NORWICH UNION  
INSURANCE COMPANY,

NORWICH, ENGLAND.

Admitted to the United States, March, 1879.

*Resident Managers*—CHARLES PLEASANT FRAME, JAMES MONTGOMERY HARE,  
No. 67 Wall Street, New York City.*Trustees*—HENRY FOSTER HITCH, FREDERICK CHAUNCEY,  
JAMES AUGUSTUS HEWLETT.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$300,000 00

## II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. reg. ....	\$545,000 00	\$665,581 25	
MUNICIPAL BONDS—			
New York City 7 p. c. ....	127,000 00	151,130 00	
“ “ “ 6 p. c. ....	35,000 00	47,600 00	
RAILROAD BONDS—			
N. Y. C. & Hud. Riv. 1st m. 7 p. c.,	75,000 00	99,375 00	
Totals .....	\$782,000 00	\$963,686 25	\$963,686 25
Cash in principal office.....			924 69
Cash in banks.....			114,458 39
Interest due and accrued on stocks.....			10,606 67
Gross premiums in course of collection.....			30,175 44
Reinsurance due the Company.....			9,997 56
Assets of the Company at their actual value.....			\$1,129,849 00

## III. LIABILITIES.

Total amount of unpaid losses.....	\$84,165 17	
Deduct reinsurance .....	10,388 54	
Net amount of unpaid losses.....		\$73,776 63
Unearned premiums on risks, one year or less.....	\$286,374 54	
Unearned premiums on risks, more than one year...	160,516 36	
Unearned premiums as computed above.....		446,890 90
Due and accrued for salaries, etc.....		2,195 36
Commissions and brokerage.....		5,029 24
Total liabilities, except statutory deposit and surplus.....		\$527,892 13
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		401,956 87
Under special deposits in various States.....	\$68,022 00	
Total liabilities, including statutory deposit and surplus....		\$1,129,849 00

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$903,399 92	
Deduct reinsurance, rebate, abatement, and return premiums.....	175,806 96	
Actual cash premiums.....		\$727,592 96
Interest on loans and bonds, and dividends on stocks.....		30,131 39
Actual cash income.....		\$757,724 35

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$531,650 15	
Deduct salvages and reinsurance.....	29,200 27	
Net amount paid for losses.....		\$502,449 88
Commissions and brokerage .....		121,554 44
Salaries, fees, etc.....		62,874 60
Taxes.....		16,470 85
All other payments.....		43,191 03
Actual cash expenditure.....		\$746,540 80

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year .....	\$81,033,037	\$793,815 95
Written or renewed during the year.....	94,148,247	905,832 50
Totals .....	\$175,181,284	\$1,699,648 45
Deduct those expired and marked off. ....	86,152,620	811,941 60
In force at the end of the year.....	\$89,028,664	\$887,706 85
Deduct amount reinsured.....	3,654,474	42,074 41
Net amount in force.....	\$85,374,190	\$845,632 44

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$54,800,039	\$572,749 09	1-2	\$286,374 54
1883.....	Two years.....	449,448	2,217 79	1-4	554 45
1884.....		628,199	5,426 20	3-4	4,069 65
1882.....	Three years....	3,972,327	35,829 82	1-6	5,971 63
1883.....		6,618,707	58,048 96	1-2	29,024 48
1884.....		8,464,947	72,224 87	5-6	60,187 39
1881.....	Four years.....	....	....	..	....
1882.....		....	....	..	....
1883.....		170,825	433 06	5-8	270 66
1884.....		110,081	1,081 50	7-8	946 30
1880.....	Five years .....	966,782	8,370 58	1-10	837 05
1881.....		1,474,376	13,846 44	3-10	4,153 93
1882.....		2,299,077	20,615 40	1-2	10,307 70
1883.....		2,666,396	25,583 66	7-10	17,908 56
1884.....		2,752,986	29,205 07	9-10	26,284 56

Totals .....	\$85,374,190	\$845,632 44	..	\$446,890 90
--------------	--------------	--------------	----	--------------

Premiums received in U. S. since the admission of the Company....	\$2,878,292 15
---	----------------

Losses paid in U. S. since the admission of the Company.....	1,577,406 40
--	--------------

Losses incurred during the year.....	491,806 00
--------------------------------------	------------

Amount deposited in different States for security of all policy-holders, par value.....	300,000 00
---	------------

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$100,000.00, liabilities, \$30,422.00; Oregon, \$50,000.00, liabilities, \$7,004 00; Georgia, \$25 000.00, liabilities, \$11,825.00; Virginia, \$33,000.00, liabilities, \$18,744.00.

Total deposits, par value, \$208,000.00; liabilities, \$68,022.00.

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,630,637 00
-----------------------------------	----------------

Premiums received.....	19,303 39
------------------------	-----------

Losses paid.....	7,884 17
------------------	----------

Losses incurred .....	8,084 54
-----------------------	----------



## UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY,

LONDON, ENGLAND.

Admitted to the United States, September, 1879.

*Resident Manager*, ALEXADER D. IRVING, 67 Wall Street, New York City.*Trustees*—JOSEPH A. DEAN, GEORGE CABOT WARD, JOHN DURR, all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$300,000 00

## II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. ....	\$323,000 00	\$394,060 00	
“ “ 4½ p. c. ....	233,000 00	266,202 50	
“ “ 4 p. c. ....	505,000 00	616,100 00	
Totals .....	\$1,061,000 00	\$1,276,362 50	\$1,276,362 50
Cash deposited in banks and with trustees.....			132,748 41
Interest due and accrued on stocks and bonds.....			8,280 00
Gross premiums in due course of collection.....			103,302 11
Assets of the Company at their actual value.....			\$1,520,693 02

## III. LIABILITIES.

Losses adjusted and unpaid. ....	\$40,421 00	
Losses reported and unadjusted.....	152,036 00	
Losses resisted.....	7,500 00	
Total amount of unpaid losses.....	\$199,957 00	
Deduct reinsurance.....	26,544 00	
Net amount of unpaid losses.....		\$173,413 00

Unearned premiums on risks, one year or less.....	\$503,642 96	
Unearned premiums on risks, more than one year...	366,045 47	
Unearned premiums as computed above.....		\$869,688 43
Commissions and brokerage.....		17,217 02
Total liabilities, except statutory deposit and surplus.....		\$1,060,318 45
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		260,374 57
Under special deposit in various States.....	\$92,919 95	
Total liabilities, including statutory deposit and surplus....		\$1,520,693 02

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,601,187 49	
Deduct reinsurance, rebate, abatement, and return premiums.....	373,376 12	
Actual cash premiums.....		\$1,227,811 37
Interest on bonds.....		43,605 00
Actual cash income.....		\$1,271,416 37

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$990,632 00	
Deduct salvages and reinsurance.....	149,210 18	
Net amount paid for losses.....		\$841,421 82
Commissions and brokerage.....		201,396 64
Salaries and fees.....		57,969 01
Taxes.....		38,752 86
All other payments.....		93,464 72
Actual cash expenditure.....		\$1,233,005 05

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$156,884,357	\$1,480,194 26
Written or renewed during the year.....	181,789,277	1,605,940 55
Totals.....	\$338,673,634	\$3,086,134 81
Deduct those expired and marked off.....	151,610,779	1,350,005 85
In force at the end of the year.....	\$187,062,855	\$1,736,128 96
Deduct amount reinsured.....	14,966,760	112,615 21
Net amount in force.....	\$172,096,095	\$1,623,513 75

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount Covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$100,993,032	\$1,007,285 92	1/2	\$503,642 96
1883.....	Two years.....	1,108,191	9,206 79	1/4	2,301 69
1884.....		7,340,090	55,934 72	3/4	41,951 04
1882.....	Three years....	8,381,227	70,911 17	1/6	11,818 53
1883.....		10,336,628	87,871 48	1/2	43,935 74
1884.....		11,709,860	99,991 12	5/6	83,225 94
1881.....	Four years.....	129,325	1,222 11	1/8	152 76
1882.....		91,031	919 37	3/8	344 76
1883.....		362,325	2,864 29	5/8	1,790 18
1884.....		485,142	3,217 65	7/8	2,815 44
1880.....	Five years.....	2,632,730	27,386 48	1/10	2,738 64
1881.....		3,611,910	34,227 26	3/10	10,268 17
1882.....		6,107,559	55,327 28	1/2	27,663 64
1883.....		7,784,654	82,501 22	7/10	57,750 85
1884.....		5,498,141	54,396 19	9/10	48,956 58
1884.....	Six years.....	18,300	199 95	11/12	183 29
1884.....	Ten years.....	5,950	50 75	11/20	48 22
1884.....	Various (est'd)*	5,500,000	30,000 00	1	30,000 00
Totals .....		\$172,096,095	\$1,623,513 75	..	\$869,688 43

Premiums received in United States since the admission of the Company,	\$4,545,514 71
Losses paid in United States since the admission of the Company...	2,745,172 57
Losses incurred during the year.....	834,566 82

Amount deposited for the exclusive protection of policy-holders in the States of Ohio, \$122,000.00, liabilities, \$36,987.03; Georgia, \$30,500.00, liabilities, \$19,909.89; Virginia, \$24,400.00, liabilities, \$20,868.18; Oregon, \$61,000 00, liabilities, \$9,245.51; North Carolina, \$12,200.00, liabilities, \$5,909 34.

Total special deposits.....	\$250,100 00
Liabilities thereunder.....	92,919 95

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$1,365,336 00
Premiums received.....	16,510 27
Losses paid.....	7,883 11
Losses incurred.....	6,406 00

\* Reinsurance of Virginia Home Company too late in year for accurate computation.

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY,

LIVERPOOL AND LONDON, ENGLAND.

Admitted to the United States, May, 1866.

*Resident Manager*, JAMES A. McDONALD, 37 to 39 Wall St., New York City.

*Trustees*—SAMUEL D. BABCOCK, WILLIAM H. MACY, JAMES M. MORRISON,  
all of New York City.

*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders (over) \$200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered. . . . . \$354,260 30

*Stock and Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States, 4 p. c. . . . .	\$772,300 00	\$941,241 70	
United States, 4½ p. c. . . . .	84,000 00	94,920 00	
Mississippi, State . . . . .	20,000 00	20,000 00	
MISCELLANEOUS—			
N. Y., Lack. & Western R. R. bds. . . . .	100,000 00	109,139 39	
Farmers Loan & Trust Co. stock. . . . .	10,000 00	40,000 00	
Totals . . . . .	\$986,300 00	\$1,205,301 09	1,205,301 09
Cash in principal office . . . . .			16,400 32
Cash deposited in banks and with trustees. . . . .			39,433 69
Interest due and accrued on stocks. . . . .			9,456 33
Gross premiums in due course of collection. . . . .			19,475 97
Cash in hands of agents. . . . .			111,561 84
All other property, rents and reinsurance. . . . .			4,430 43
Assets at their actual value . . . . .			\$1,760,319 97

III. LIABILITIES.

Losses adjusted and unpaid. . . . .	\$53,019 92	
Losses reported and unadjusted. . . . .	87,532 04	
Losses resisted. . . . .	30,421 89	
Total amount of unpaid losses. . . . .	\$170,973 85	
Deduct reinsurance . . . . .	18,481 76	
Net amount of unpaid losses. . . . .		\$152,492 09

Unearned premiums on risks, one year or less.....	\$469,160 14	
Unearned premiums on risks, more than one year...	403,482 14	
Unearned premiums as computed above.....		\$872,642 28
Commissions and brokerage.....		3,273 34
Total liabilities, except statutory deposit and surplus.....		\$1,028,407 71
Statutory deposit .....		200,000 00
Surplus beyond all liabilities.....		531,912 29
Under special deposits in various States.....	\$140,876 88	
Total liabilities, including statutory deposit and surplus....		\$1,760,319 97

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,535,005 07	
Deduct reinsurance, rebate, abatement, and return premiums .....	360,866 17	
Actual cash premiums.....		\$1,174,138 90
Interest on loans and bonds, and dividends on stocks.....		46,028 11
Rents .....		18,088 68
Actual cash income.....		\$1,238,255 69

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$117,475.33 occur- ring in previous years).....	\$965,336 20	
Deduct salvages .....	102,202 88	
Net amount paid for losses.....		\$863,133 32
Commissions and brokerage .....		155,535 38
Salaries and fees.....		81,843 52
Taxes .....		37,554 24
All other payments.....		77,993 98
Actual cash expenditure.....		\$1,216,060 44

## VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$146,660,223 00		\$1,586,538 45
Written or renewed during the year.....	149,358,689 00		1,538,896 11
Totals .....	\$296,018,912 00		\$3,125,434 56
Deduct those expired and marked off....	130,736,498 00		1,384,454 65
In force at the end of the year.....	\$165,282,414 00		\$1,740,979 91
Deduct amount reinsured.....	8,139,511 00		91,090 13
Net amount in force.....	\$157,142,903 00		\$1,649,889 78

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$83,980,205	\$938,320 31	1-2	\$469,160 14
1883.....	Two years....	491,269	4,260 13	1-4	1,065 02
1884.....		1,570,960	6,072 17	3-4	4,554 12
1882.....	Three years...	10,231,109	99,993 93	1-6	16,665 80
1883.....		12,403,060	116,111 30	1-2	58,055 65
1884.....		15,390,538	135,062 93	5-6	112,552 44
1881.....	Four years....	363,295	3,035 31	1-8	379 40
1882.....		209,395	1,925 68	3-8	722 11
1883.....		347,027	3,451 03	5-8	2,156 88
1884.....		1,749,818	8,588 87	7-8	7,515 29
1880.....	Five years....	2,607,141	32,341 35	1-10	3,234 14
1881.....		4,392,511	48,863 45	3-10	14,659 02
1882.....		6,812,960	71,144 18	1-2	35,572 08
1883.....		7,594,317	81,485 13	7-10	57,039 58
1884.....		8,999,298	99,234 01	9-10	89,310 61
Totals .....		\$157,142,903	\$1,649,889 78	..	\$872,642 28

Premiums received in United States since the admission of the Company, \$15,242,264 00

Losses paid in United States since the admission of the Company... 9,860,131 00

Losses incurred during the year..... 888,302 87

Amount deposited in various States for security of all policy-holders.. \*1,417,351 22

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$121,875.00, liabilities, \$82,263.18; Oregon, \$60,937.50, liabilities, \$1,800.81; Virginia, \$60,937.50, liabilities, \$18,081.25; Georgia, \$30,468.75, liabilities, \$13,609.20; North Carolina, \$12,187.50, liabilities, \$4,655.65; Mississippi, \$26,093.75, liabilities, \$7,980; Dakota, \$30,468.75, liabilities, \$12,486.79.

*Business in Connecticut, 1884.*

Fire risks taken (no inland)..... \$3,050,984 00

Premiums received..... 26,771 34

Losses paid..... 12,895 04

Losses incurred..... 11,760 94

\*This answer in annual statement is manifestly erroneous. Such deposit is not less than \$200,000, nor greater (probably) than \$500,000. Funds in the hands of trustees are doubtless included as deposits with State officers.



## UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Admitted to the United States, September, 1851.

*Resident Manager*, E. F. BEDDALL, 50 Wall Street, New York.*Trustees*—ADAM NORRIE, BENJAMIN B. SHERMAN, ROYAL PHELPS,  
New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$235,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered. . . . . \$1,500,404 43

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4 p. c., reg. . . . .	\$235,000 00	\$286,700 00	
“ “ 6 p. c., cur . . . . .	1,525,000 00	1,989,120 00	
Totals . . . . .	\$1,760,000 00	\$2,275,820 00	2,275,820 00
Cash in principal office . . . . .			5,015 79
Cash deposited in banks . . . . .			356,083 97
Interest due and accrued on stocks . . . . .			48,100 00
Gross premiums in due course of collection . . . . .			253,553 97
Rents . . . . .			619 58
Due for reinsurance . . . . .			5,795 83
Assets at their actual value . . . . .			\$4,444,773 99

## III. LIABILITIES.

Losses adjusted and unpaid . . . . .	\$22,262 45	
Losses reported and unadjusted . . . . .	323,155 70	
Losses resisted . . . . .	39,941 64	
Total amount of unpaid losses . . . . .	\$385,359 79	
Deduct reinsurance . . . . .	96,933 00	
Net amount of unpaid losses . . . . .		\$288,426 79
Unearned premiums on risks, one year or less . . . . .	\$977,181 88	
Unearned premiums on risks, more than one year . . . . .	880,957 03	
Unearned premiums as computed above . . . . .		1,858,138 91

Amount reclaimable on perpetual premiums.....	\$63,595	41
Reserve for life department.....	134,000	00
Due and accrued for salaries, etc.....	1,048	11
Taxes.....	15,341	50
Commissions and brokerage.....	44,909	53
All other demands against the Company.....	58,902	56
Total liabilities, except statutory deposit and surplus.....	\$2,464,362	81
Statutory deposit.....	200,000	00
Surplus beyond all liabilities.....	1,780,411	18
Under special deposits in various States and countries, \$293,598	15	
Total liabilities, including statutory deposit and surplus,	\$4,444,773	99

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$3,217,855	52
Deduct reinsurance, rebate, abatement, and return premiums.....	692,970	25
Actual cash premiums.....	\$2,524,885	27
Interest on loans and bonds, and dividends on stocks.....	103,943	89
Rents.....	49,925	43
Deposit premiums, less 5 p. c., received for perpetual risks.....	\$3,933	00
Actual cash income.....	\$2,678,754	59

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$233,054.99 occurring in previous years).....	\$1,821,884	24
Deduct salvages and reinsurance.....	218,401	70
Net amount paid for losses.....	\$1,603,482	54
Commissions and brokerage.....	460,583	18
Salaries and fees.....	142,863	08
Taxes.....	55,209	65
All other payments.....	124,670	59
Deposit premiums on perpetual risks, returned.....	\$1,182	28
Actual cash expenditure.....	\$2,386,809	04

VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$357,678,278	87
Written or renewed during the year.....	356,068,207	23
Totals.....	\$713,746,486	10
Deduct those expired and marked off....	320,815,429	09
In force at the end of the year.....	\$392,931,057	01
Deduct amount reinsured.....	40,196,662	99
Totals.....	\$352,734,394	02
Perpetuals.....	1,936,993	09
Net amount in force.....	\$354,671,387	11
	\$3,577,544	66

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less	\$191,540,122 27	\$1,948,004 23	1-2	\$974,002 12
1883.....	Two years..	876,393 93	7,044 60	1-4	1,761 15
1884.....		3,391,653 83	30,772 94	3-4	23,079 70
1882.....		23,224,419 71	215,053 42	1-6	35,842 24
1883.....	Three years.	26,383,613 62	246,416 73	1-2	123,208 36
1884.....		28,127,382 19	248,073 21	5-6	206,727 67
1881.....		580,806 05	5,719 76	1-8	714 97
1882.....	Four years..	886,586 00	10,081 63	3-8	3,780 61
1883.....		886,357 35	9,588 00	5-8	5,992 50
1884.....		742,372 51	7,253 09	7-8	6,346 45
1880.....	Five years..	9,107,111 44	106,778 52	1-10	10,677 85
1881.....		11,775,375 71	127,769 54	3-10	38,330 86
1882.....		18,181,043 07	182,011 28	1-2	91,005 65
1883.....		17,716,687 53	180,238 17	7-10	126,166 71
1884.....		16,310,043 82	194,778 49	9-10	175,300 63
Various .....	Six years...	306,250 00	4,050 28	Various.	1,633 77
" .....	Seven years.	2,207,950 00	37,129 75	"	21,117 15
" .....	Eight years.	6,000 00	2,175 00	"	2,039 06
" .....	Nine years..	12,000 00	300 00	"	250 00
" .....	Ten years...	469,724 99	10,833 90	"	6,902 53
" .....	Fifteen years,	2,500 00	125 00	"	79 17
" .....	Perpetual...	1,936,993 09	3,347 12	$\frac{95}{100}$	3,179 76
Totals.....		\$354,671,387 11	\$3,577,544 66	..	\$1,858,138 91
Premiums received since 1873 in the United States.....					\$22,853,837 19
Total amount of losses paid since 1873 in the United States.....					12,381,945 06
Losses incurred during the year.....					1,693,187 51
Amount deposited in different States and countries for the security of all policy-holders.....					235,000 00
Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$122,000, liabilities, \$195,465.70; Virginia, \$65,000, liabilities, \$40,594.91; Georgia, \$32,800, liabilities, \$38,427.17; North Carolina, \$13,200, liabilities, \$12,106.14; Oregon, \$66,000, liabilities, \$7,004.23.					

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$2,071,045 93
Premiums received.....	25,977 52
Losses paid.....	15,838 39
Losses incurred.....	15,065 22

UNITED STATES BRANCH OF THE SCOTTISH UNION AND  
NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

Admitted to the United States, October, 1880.

*Resident Manager*, M. BENNETT, JR., Hartford, Conn.*Trustees*.—ALEXANDER TAYLOR of New York, HENRY C. ROBINSON, JOHN R.  
REDFIELD, Hartford.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

## II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....		\$314,000 00
Value of lands mortgaged.....	\$335,000 00	
Buildings (insured for \$320,200.).....	359,000 00	
Total.....	\$694,000 00	

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. ....	\$405,000 00	\$494,100 00	
MUNICIPAL BONDS—			
County of Middlesex debentures..	50,000 00	57,875 00	
City of Toronto.....	61,185 00	64,798 00	
Ontario Railway subsidy.....	51,912 00	28,216 63	
Totals .....	\$568,097 00	\$644,989 63	644,989 63
Cash in principal office.....			13,552 17
Cash in bank.....			77,347 17
Gross premiums in course of collection.....			61,077 45
Reinsurance due from other companies.....			3,580 26
Assets, at their actual value.....			\$1,114,546 68

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,462 55	
Losses reported and unadjusted.....	35,000 00	
Losses resisted.....	5,000 00	
Total amount of unpaid losses.....		\$48,462 55
Unearned premiums on risks, one year or less.....	\$156,319 55	
Unearned premiums on risks, more than one year...	59,406 67	
Unearned premiums as computed above.....		215,726 22
Commissions and brokerage.....		9,400 86
Total liabilities, except statutory deposit and surplus.....		\$273,589 63
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		640,957 05
Under special deposits in various States and Canada,	\$88,990 92	
Total liabilities, including statutory deposit and surplus,		\$1,114,546 68

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$687,528 27	
Deduct reinsurance, rebate, abatements, and return premiums.....	324,471 25	
Actual cash premiums.....		\$363,057 02
Interest on bonds and mortgages.....		15,349 47
Interest on loans and bonds, and dividends on stocks.....		24,874 10
Actual cash income.....		\$403,280 59

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$47,391.06 occurring in previous years).....		\$223,746 50
Commissions and brokerage.....		54,958 62
Salaries and fees.....		23,535 07
Taxes.....		12,201 84
All other payments.....		22,202 13
Actual cash expenditure.....		\$336,644 16

## VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$36,409,603 00		\$415,558 99
Written or renewed during the year.....	59,319,680 00		676,705 93
Totals.....	\$95,729,283 00		\$1,092,264 92
Deduct those expired and marked off....	45,213,519 00		502,172 19
In force at the end of the year.....	\$50,515,764 00		\$590,092 73
Deduct amount reinsured.....	14,027,469 00		175,832 91
Net amount in force.....	\$36,488,295 00		\$414,259 82

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$27,957,179	\$312,639 11	1-2	\$156,319 55
1883.....	Two years...	23,700	237 23	1-4	59 31
1884.....		61,200	888 53	3-4	666 39
1882.....	Three years..	1,604,416	15,667 52	1-6	2,611 25
1883.....		2,100,522	23,265 02	1-2	11,632 51
1884.....		2,549,970	31,741 79	5-6	26,451 50
1881.....	Four years...	650	60 00	1-8	7 50
1882.....		17,450	60 00	3-8	22 50
1883.....		12,800	214 95	5-8	134 34
1884.....		21,150	194 84	7-8	170 48
1880.....	Five years...	33,825	326 30	1-10	32 63
1881.....		573,573	7,201 59	3-10	2,160 47
1882.....		565,283	7,150 26	1-2	3,575 13
1883.....		432,480	6,343 79	7-10	4,440 65
1884.....		534,097	8,268 89	9-10	7,442 01
Totals .....		\$36,488 295	\$414,259 82	..	\$215,726 22

Premiums received in U. S. since the admission of the Company.... \$1,517,863 63

Losses paid in United States since the admission of the Company... 860,806 93

Losses incurred during the year..... 219,929 44

Amount deposited in State of New York for the security of policy-holders (market value)..... 244,000 00

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$122,000, liabilities, \$20,120.48; Oregon, \$61,000, liabilities, \$6,650; Georgia, \$30,500, liabilities, \$9,294.36; Virginia, \$24,400, liabilities, \$14,126.89; North Carolina, \$12,200, liabilities, \$2,842.67; Dominion of Canada, \$122,673, liabilities, \$35,956.52.

*Business in Connecticut, 1884.*

Fire risks taken (no inland)..... \$987,370 00

Premiums received..... 10,588 61

Losses paid ..... 2,378 88

Losses incurred..... 1,404 60



## UNITED STATES BRANCH OF THE SUN FIRE OFFICE.

LONDON, ENGLAND.

Admitted to the United States, October 1, 1881.

*Resident Manager*, URI S. GILBERT, Watertown, New York.*Trustees*—ULYSSES S. GRANT, WILLIAM A. WHEELOCK, JOHN J. MCCOOK,  
all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders,      \$200,000 00

## II. ASSETS.

Loans on bond and mortgage.....		\$902,500 00
Interest accrued on bond and mortgage loans.....		7,808 33
Value of lands mortgaged.....	\$1,016,000 00	
Value of buildings (insured for \$456,000) ..	497,000 00	
Total .....	\$1,513,000 00	

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c.....	\$270,000 00	\$329,062 50	329,062 50
Cash in principal office.....			9,641 20
Cash in banks.....			24,040 96
Interest accrued on stocks.....			2,700 00
Interest accrued on bank deposit .....			104 98
Gross premiums in due course of collection.....			228,290 51
Bills receivable, not matured.....			11,832 99
Assets at their actual value.....		\$1,515,981 47	

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$72,272 00	
Losses reported and unadjusted.....	62,370 00	
Losses resisted.....	18,119 00	
Total amount of unpaid losses.....		\$152,761 00
Unearned premiums on risks, one year or less.....	\$363,270 72	
Unearned premiums on risks, more than one year...	669,223 34	
Unearned premiums as computed above.....		1,062,494 06
Commissions and brokerage.....		38,048 50
Total liabilities, except statutory deposit and surplus.....		\$1,253,303 56
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		62,677 91
Under special deposit in various States.....	\$125,042 21	
Total liabilities, including statutory deposit and surplus..		\$1,515,981 47

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,454,380 35	
Deduct reinsurance, rebate, abatement, and return premiums.....	234,420 83	
Actual cash premiums.....		\$1,219,959 52
Interest on loans and bonds, and dividends on stocks.....		11,933 14
Interest on bonds and mortgages .....		39,140 97
Actual cash income.....		\$1,271,033 63

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$102,425.00 occur- ring in previous years).....	\$784,889 61	
Deduct salvages.....	1,976 70	
Net amount paid for losses.....		\$782,912 91
Commissions and brokerage.....		218,663 69
Salaries and fees.....		86,304 39
Taxes.....		36,103 30
All other payments.....		118,802 37
Actual cash expenditure.....		\$1,242,786 66

## VI. MISCELLANEOUS.

	Risks.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$159,786,197	\$1,544,870 22
Written or renewed during the year.....	145,165,374	1,496,571 89
Totals .....	\$304,951,571	\$3,041,442 11
Deduct those expired and marked off....	106,040,872	1,072,447 60
In force at the end of the year.....	\$198,910,699	\$1,968,994 51
Deduct amount reinsured.....	1,680,903	12,535 16
Net amount in force.....	\$197,229,796	\$1,956,459 35

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$70,457,660	\$726,541 45	1-2	\$363,270 72
1883.....	} Two years.....	....	....	..	....
1884.....		....	....	..	....
1882.....	} Three years....	30,436,179	280,838 95	1-6	46,806 49
1883.....		29,191,507	266,285 79	1-2	133,142 89
1884.....		37,347,529	342,542 32	5-6	285,451 93
1881.....	} Four years.....	....	....	..	....
1882.....		....	....	..	....
1883.....		....	....	..	....
1884.....		....	....	..	....
1880.....	} Five years.....	1,390,894	22,508 78	1-10	2,250 88
1881.....		1,280,418	17,767 28	3-10	5,330 18
1882.....		6,014,838	70,333 56	1-2	35,166 78
1883.....		6,631,392	77,964 58	7-10	54,575 21
1884.....		14,479,379	151,676 64	9-10	136,498 98

Totals..... \$197,229,796 \$1,956,459 35 .. \$1,062,494 06

Premiums received in United States since the admission of the Company, \$2,885,277 17

Losses paid in United States since the admission of the Company... 1,576,063 39

Losses incurred during the year..... 833,248 91

Amount deposited in different States and countries for the security of all policy-holders ..... 707,500 00

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$121,875.00, liabilities, \$75,222.54; Georgia, \$60,937.50, liabilities, \$21,866.67; North Carolina, \$24,375.00, liabilities, \$2,180.00; Virginia, \$12,187.50, liabilities, \$25,773.00.

*Business in Connecticut, 1884.*

Fire risks taken (no inland)..... \$1,280,262 00

Premiums received..... 10,866 24

Losses paid..... 4,243 54

Losses incurred..... 4,141 00

UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE  
INSURANCE COMPANY,

HAMBURG, GERMANY.

Admitted to the United States, September, 1878.

*Resident Manager*, E. HARBERS, No. 160 Broadway, New York City.*Trustees*—CHARLES M. FRY, JAMES SELIGMAN, PAUL LICHTENSTEIN, all of New  
York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders (par)      \$225,000 00

## II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. ....	\$225,000 00	\$276,750 00	
“ “ 4 p. c. ....	100,000 00	123,000 00	
Totals .....	\$325,000 00	\$399,750 00	\$399,750 00
Cash in banks .....			16,652 37
Cash in hands of trustees .....			50,255 56
Gross premiums in due course of collection .....			24,750 55
Assets, at their actual value .....			\$491,408 48

## III. LIABILITIES.

Losses adjusted and unpaid .....	\$15,231 32	
Losses reported and unadjusted .....	11,433 00	
Total amount of unpaid losses .....		\$26,664 32
Unearned premiums on risks, one year or less .....	\$115,482 04	
Unearned premiums on risks, more than one year ....	26,867 18	
Unearned premiums as computed above .....		142,349 22
Commissions and brokerage .....		4,950 11
Total liabilities, except statutory deposit and surplus .....		\$173,963 65
Statutory deposit .....		200,000 00
Surplus beyond all liabilities .....		117,444 83
Under special deposit in Ohio .....	\$13,589 90	
Total liabilities, including statutory deposit and surplus,		\$491,408 48

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$289,956 35	
Deduct reinsurance, rebate, abatement, and return premiums .....	32,807 37	
Actual cash premiums.....		\$257,148 98
Interest on loans and bonds, and dividends on stocks .....		14,216 10
Actual cash income.....		\$271,365 08

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (including \$28,602.07 occurring in pre- vious years).....	\$148,720 70
Commissions and brokerage.....	53,967 28
Salaries and fees.....	12,601 91
Taxes.....	5,686 23
All other payments.....	16,673 45
Actual cash expenditure.....	\$237,649 57

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$22,311,840	\$269,145 63
Written or renewed during the year.....	22,636,936	289,305 41
Totals .....	\$44,948,776	\$558,451 04
Deduct those expired and marked off....	23,325,112	280,471 95
Net amount in force.....	\$21,623,664	\$277,979 09

*Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$17,348,813	\$230,964 09	1-2	\$115,482 04
1883.....	Two years.....	232,366	2,136 48	1-4	534 12
1884.....		159,836	1,027 17	3-4	770 38
1882.....	Three years....	927,634	8,565 46	1-6	1,427 58
1883.....		937,400	11,493 70	1-2	5,746 85
1884.....		1,523,270	18,174 10	5-6	15,145 08
1881.....	Four years.....	11,500	41 47	1-8	5 18
1882.....		10,000	110 25	3-8	41 34
1883.....		8,950	72 05	5-8	45 03
1884.....		26,400	164 38	7-8	143 83
1880.....	Five years.....	58,200	599 41	1-10	59 94
1881.....		98,500	989 67	3-10	296 90
1882.....		92,800	1,222 83	1-2	611 41
1883.....		95,778	1,262 30	7-10	883 61
1884.....		92,217	1,376 23	9-10	1,238 61
Totals .....		\$21,623,664	\$277,979 09	..	\$142,349 22

Premiums received in U. S. since the admission of the Company...	\$2,068,918 41
Losses paid in United States since the admission of the Company...	1,188,988 86
Losses incurred during the year.....	145,855 77
Amount deposited in the State of New York for the security of all policy-holders (market value).....	276,750 00
Special deposit for the exclusive protection of policy-holders in the State of Ohio, \$100,000, liabilities, \$13,589.90.	

*Business in Connecticut, 1884.*

Fire risks taken (no inland).....	\$325,538 00
Premiums received.....	3,663 79
Losses paid.....	1,211 32
Losses incurred.....	75 16

## UNITED STATES BRANCH OF THE UNITED FIRE REINSURANCE COMPANY,

MANCHESTER, ENGLAND.

Admitted to the United States, January 1, 1882.

*Resident Manager*, WILLIAM WOOD, 28 to 40 Nassau Street, New York City.*Trustees*—JOSEPH STUART, ASHEEL GREEN, LOUIS FITZGERALD, New York, N. Y.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders..	\$200,000 00
--	--------------

## II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States, 4 p. c.....	\$350,000 00	\$427,000 00
RAILROAD BONDS—		
Missouri & Pacific, 2d m., 7 p. c..	50,000 00	57,000 00
N. Y. Elevated, 1st m., 7 p. c....	50,000 00	60,000 00
Milwaukee & St. Paul, 1st m., 6 p. c..	50,000 00	53,500 00
St. L. & Iron M., 2d m., 7 p. c...	50,000 00	52,500 00
Totals .....	\$550,000 00	\$650,000 00



*Loan on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.	
Irving Insurance Co. stock.....	\$20,000	\$16,000	\$10,000	\$10,000 00
Cash in principal office.....				1,852 66
Cash in banks.....				80,421 88
Interest due and accrued on stocks.....				8,500 00
Interest due and accrued on collateral loans.....				150 00
Gross premiums in due course of collection.....				105,727 20
Assets at their actual value.....				\$856,651 74

## III. LIABILITIES.

Losses reported and unadjusted.....	\$168,571 49	
Deduct reinsurance.....	37,861 36	
Net amount of unpaid losses.....		\$130,710 13
Unearned premiums on risks, one year or less.....	\$316,555 31	
Unearned premiums on risks, more than one year...	65,240 91	
Unearned premiums as computed above.....		381,796 22
Commissions and brokerage.....		38,700 00
Return premiums and all other liabilities.....		26,000 00
Total liabilities, except statutory deposit and surplus.....	\$577,206 35	
Statutory deposit.....	200,000 00	
Surplus beyond all liabilities.....	79,445 39	
Total liabilities, including statutory deposit and surplus,		\$856,651 74

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,213,351 95	
Deduct reinsurance, rebate, abatement, and return premiums.....	338,921 84	
Actual cash premiums.....		\$874,430 11
Interest on loans and bonds, and dividends on stocks.....		30,983 12
Actual cash income.....		\$905,413 23

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$116,000.00 occurring in previous years).....	\$1,110,813 27	
Deduct salvages and reinsurance.....	237,737 38	
Net amount paid for losses.....		\$873,075 89
Commissions and brokerage.....		224,735 70
Salaries, etc.....		64,080 33
All other payments.....		20,000 00
Actual cash expenditure.....		\$1,181,891 92

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on September 1st, 1884.....	\$65,066,123 45	\$616,018 13
Written or renewed since, to December, 1884.....	35,660,202 73	363,385 04
Totals .....	\$100,726,326 18	\$979,403 17
Deduct those expired and marked off....	37,776,486 32	239,315 78
Net amount in force.....	\$62,949,839 86	\$740,087 39

*Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One yr. or less.	\$54,236,302 04	\$606,630 38	1-2	\$316,555 31
1883.....	Two years...	100,456 76	1,980 99	1-4	578 13
1884.....		76,104 31	1,706 94	3-4	1,378 56
1882.....	Three years..	3,249,453 25	54,107 22	1-6	414 38
1883.....		70,143 15	12,551 46	1-2	9,029 00
1884.....		91,257 75	16,644 89	5-6	14,959 06
1881.....	Four years...	79,115 40	1,126 34	1-8	233 33
1882.....		288,438 17	4,008 80	3-8	1,624 37
1883.....		110,384 70	1,388 68	5-8	952 77
1884.....		149,879 45	1,918 99	7-8	1,711 31
1880.....	Five years...	25,108 30	270 03	1-10	232 54
1881.....		544,986 10	5,681 49	3-10	2,207 78
1882.....		2,249,863 00	18,416 06	1-2	9,800 86
1883.....		401,615 90	3,994 74	7-10	3,278 03
1884.....		862,118 20	6,899 71	9-10	6,487 54
1881.....	Six years..	414,613 36	866 62	Various.	752 07
1882.....	Seven years		226 76	"	173 64
1883.....	Ten years..		1,667 29	"	1,427 54
Totals.....		\$62,949,839 86	\$740,087 39	..	\$381,796 22

Premiums received in United States since the admission of the Company,	\$2,930,584 07
Losses paid in the United States since the admission of the Company,	1,853,505 87
Losses incurred during the year.....	911,559 75
Amount deposited in State of New York for security of all policy-holders (par value).....	200,000 00

*Business in Connecticut, 1884.*

Fire risks (no inland).....	\$967,250 00
Premiums received.....	12,083 00
Losses paid.....	7,100 38
Losses incurred.....	7,255 47

UNITED STATES BRANCH OF THE WESTERN ASSURANCE  
COMPANY,

TORONTO, CANADA.

Admitted to the United States, September, 1874.

*Resident Manager*, GEORGE O. CARPENTER, Boston, Mass.

*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders.. \$200,000 00

II. ASSETS.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States 4½ p. c. reg. ....	\$300,000 00	\$339,000 00	
“ “ 4 p. c. reg. ....	176,000 00	214,720 00	
Georgia .....	25,000 00	27,000 00	
Totals .....	\$501,000 00	\$580,720 00	\$580,720 00
Cash deposited in banks.....			189,200 46
Cash deposited in State of Mississippi.....			15,000 00
Gross premiums in due course of collection.....			89,200 56
All other property.....			5,310 32
Assets at their actual value.....			\$879,431 34

III. LIABILITIES.

Losses reported and unadjusted.....	\$91,140 07	
Losses resisted .....	500 00	
Total amount of unpaid losses.....	\$91,640 07	
Deduct reinsurance .....	6,889 58	
Net amount of unpaid losses.....		\$84,750 49
Unearned premiums on risks, one year or less.....	\$349,567 39	
Unearned premiums on risks, more than one year...	114,012 14	
Unearned premiums on inland navigation risks.....	6,873 94	
Unearned premiums as computed above.....		470,453 47

Commissions and brokerage.....		\$13,380 07
Total liabilities, except statutory deposit and surplus.....		\$568,584 03
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		110,847 31
Under special deposits in various States.....	\$117,879 80	
Total liabilities, including statutory deposit and surplus....		\$879,431 34

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$1,095,291 59	\$83,767 89	
Deduct reinsurance, rebate, abatement, and return premiums.....	210,936 61	11,473 69	
Actual cash premiums.....	\$884,354 98	\$72,294 20	\$956,649 18
Interest on loans and bonds.....			32,795 11
Actual cash income .....			\$989,444 29

## V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$83,627.12 occurring in previous years) .....	\$731,992 35	\$33,705 57	
Deduct salvages and reinsurance.....	29,017 44	....	
Net amount paid for losses..	\$702,974 91	\$33,705 57	\$736,680 48
Commissions and brokerage.....			175,209 83
Salaries .....			24,300 00
Taxes.....			22,044 03
All other payments.....			67,462 82
Actual cash expenditure.....			\$1,025,697 16

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$66,243,751	\$947,705 30
Written or renewed during the year.....	72,564,136	1,086,043 14
Totals .....	\$138,807,887	\$2,033,748 44
Deduct those expired and marked off.....	70,617,052	1,078,701 01
In force at the end of the year.....	\$68,190,835	\$955,047 43
Deduct amount reinsured.....	3,246,761	48,738 19
Net amount in force.....	\$64,944,074	\$906,309 24

Marine and Inland.	Premiums.
\$777,158	\$13,747 89

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.	\$47,668,802	\$699,134 77	1-2	\$349,567 39
1883.....	Two years.....	....	....	..	....
1884.....		....	....	..	....
1882.....	Three years....	3,546,797	40,700 27	1-6	6,783 38
1883.....		5,361,774	54,313 10	1-2	27,156 56
1884.....		4,774,880	56,956 99	5-6	47,464 16
1881.....	Four years.....	....	....	..	....
1882.....		....	....	..	....
1883.....		....	....	..	....
1884.....		....	....	..	....
1880.....	Five years.....	416,370	6,370 23	1-10	637 77
1881.....		601,630	8,699 66	3-10	2,609 90
1882.....		661,709	9,475 21	1-2	4,737 60
1883.....		894,645	14 220 59	7-10	9,954 41
1884.....		1,017,467	16,438 42	9-10	14,668 36
Totals .....		\$64,944,074	\$906,309 24	..	\$463,579 53

Premiums received in United States since the admission of the Company, \$6,615,195 99

Losses paid in the United States since the admission of the Company, 4,396,239 71

Losses incurred during the year..... 734,453 85

Amount deposited in State of New York for the security of all policy-holders ..... 200,000 00

Special deposits for the exclusive protection of policy-holders in the States of Virginia, \$40,000, liabilities, \$17,198.62; Ohio, \$100,000, liabilities, \$25,913.42; North Carolina, \$10,000, liabilities, \$7,339.89; Georgia, \$25,000, liabilities, \$38,972.01; Mississippi, \$25,000, liabilities, \$28,455.86.

*Business in Connecticut, 1884.*

Fire risks taken (no inland)..... \$207,821 00

Premiums received..... 2,982 76

Losses paid..... 68 31

Losses incurred..... 68 31

---

---

FIDELITY INSURANCE COMPANY

OF ANOTHER COUNTRY.

---

ABSTRACT COMPILED FROM ITS ANNUAL STATE-  
MENT, SHOWING ITS CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

---

---





UNITED STATES BRANCH OF THE GUARANTEE COMPANY OF  
NORTH AMERICA,

MONTREAL, CANADA.

Admitted to the United States, January 1, 1881.

ALEXANDER T. GALT, *President*.JAMES GRANT, *Secretary*.*Manager*, EDWARD RAWLINGS, Montreal, D. C.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

## II. ASSETS IN THE UNITED STATES.

*Bonds owned by the Company.*

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4½ p. c. ....	\$200,000 00	\$226,000 00	
“ “ 3 p. c. ....	14,000 00	14,000 00	
MUNICIPAL BONDS—			
City of Toronto. ....	10,000 00	11,350 00	
City of Richmond, 6 p. c. ....	1,000 00	1,127 50	
Totals .....	\$225,000 00	\$252,477 50	\$252,477 50
Cash in banks in United States. ....			32,996 97
Interest due and accrued on stocks and bonds. ....			1,115 00
Gross premiums in due course of collection. ....			39,841 96
Assets at their actual value. ....			\$326,431 43

*Items not Admitted.*

Bills receivable. ....	\$2,700 00
Furniture. ....	1,364 25
Total .....	\$4,064 25

## III. LIABILITIES.

Losses reported and unadjusted. ....	\$1,849 00
Unearned premiums on risks, one year or less. ....	68,919 06
Commissions and brokerage. ....	1,779 47
Total liabilities, except deposit and surplus. ....	\$72,547 53
Statutory deposit. ....	200,000 00
Surplus beyond all liabilities. ....	53,883 90
Special deposit in Virginia. ....	\$15,000 00
Total liabilities, including capital and surplus. ....	\$326,431 43

## IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$157,246 45	
Deduct reinsurance, rebate, abatement, and return premiums.....	9,354 36	
Actual cash premiums.....		\$147,892 09
Interest on bonds.....		6,105 40
From all other sources, claims recovered.....		13,381 06
Actual cash income.....		\$167,378 55

## V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$7,161.85 occurring in previous years) .....	\$82,571 59
Commissions and brokerage.....	7,255 67
Salaries and fees.....	19,483 96
Taxes.....	2,925 74
All other payments.. . . .	25,885 44
Actual cash expenditure.....	\$138,122 40

## VI. MISCELLANEOUS.

*Risks and Premiums.*

	Guarantee Risks.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$12,190,250	\$101,025 30
Written or renewed during the year.....	27,763,905	172,063 76
Totals .....	\$39,954,155	\$273,089 06
Deduct those expired and marked off. ....	22,559,055	132,111 44
In force at the end of the year.....	\$17,395,100	\$140,977 62
Deduct amount reinsured.....	542,500	3,139 50
Net amount in force.....	\$16,852,600	\$137,838 12
Premiums received in United States since admission of the Company,		\$438,385 44
Losses paid in United States since admission of Company.....		144,124 39
Losses incurred during the year in United States.....		77,258 99
Amount deposited in the State of New York for security of all policy- holders.....		200,000 00
Deposited in Virginia for the exclusive protection of policy-holders of that State.....		15,000 00

*Business in Connecticut, 1884.*

Guarantee risks taken.....	\$184,000 00
Premiums received.....	982 01
Losses paid.....	741 13
Losses incurred.....	741 13

---

ABSTRACTS  
OF  
ANNUAL STATEMENTS

Received too Late for Insertion in  
their Proper Places.

---



[Statement received February 14.]

## HARWINTON MUTUAL FIRE INSURANCE COMPANY,

HARWINTON, CONN.

Commenced Business, September 18, 1856.

C. S. BARBER, *President.*ADDISON WEBSTER, *Secretary.*

## I. ASSETS.

Cash in the office of the Company.....	\$124 91
Premium or deposit notes held by the Company (being 208 in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon .....	10,920 90

## II. LIABILITIES.

Gross premiums received in cash on outstanding risks, .....	\$1,742 40
Unearned premiums, taken at fifty per cent. of actual gross premiums on outstanding risks.....	\$871 20
Taxes due and accrued.....	10 00
Gross liabilities.....	\$881 20

## III. INCOME.

Cash received for premiums.....	\$39 00
Premium or deposit notes liable to assessment received during the year.....	\$1,742 40

## IV. EXPENDITURES.

Taxes.....	\$10 00
All other payments and expenditures.....	1 87
Cash expenditure .....	\$11 87

## V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$244,550 00
Premium or deposit notes liable to assessment received on outstanding risks.....	10,920 90
Amount of risks written during the year.....	39,755 00
For a term of more than three years.....	39,755 00
Amount of risks terminated during the year.....	27,085 00



[Statement received February 10.]

## TOBACCO GROWERS MUTUAL INSURANCE COMPANY,

NORTH CANAAN, CONN.

Commenced Business, June, 1880.

LYMAN DUNNING, *President*.CHARLES H. BRIGGS, *Secretary*.

## I. ASSETS.

Cash deposited in the Canaan Savings Bank.....	\$100 00
Cash due for premiums in course of collection.....	780 75
Gross assets.....	\$880 75

## II. LIABILITIES.

Losses adjusted and unpaid.....	\$234 00
---------------------------------	----------

## III. INCOME.

Cash received for premiums.....	\$1,200 50
Amount received from assessments on premium notes.....	2,334 80
Gross cash income.....	\$3,535 30

## IV. EXPENDITURES.

Paid for losses.....	\$2,953 50
Brokerage and commissions.....	180 75
Salaries and fees.....	413 49
All other payments.....	236 91
Gross cash expenditure.....	\$3,784 65

## V. GENERAL ITEMS.

Amount of risks written during the year.....	\$24,010 00
For a shorter term than one year.....	24,010 00
Amount of risks terminated during the year.....	24,010 00
Losses occurring during the year.....	234 00
Assessments laid during the year.....	None.

# STATISTICAL TABLES.

TABLE 1.

CAPITAL, ASSETS, LIABILITIES, SURPLUS, AND PER CENT. OF ASSETS TO AMOUNT AT RISK, OF FIRE, MARINE,  
AND INLAND INSURANCE COMPANIES, DECEMBER 31, 1884.

NAME OF COMPANY.	Paid-up Capital.	Gross Assets.	Liabilities, not including Capital or Scrip.	Surplus as regards Policy-holders.	Liabilities, including Capital and Scrip.	Surplus over all Liabilities.	Per cent. of Net Assets to Amount at Risk.
STOCK COMPANIES OF CONN.							
Aetna, Hartford .....	\$4,000,000 00	\$9,013,517 40	\$2,049,026 85	\$6,964,490 55	\$6,049,026 85	\$2,964,490 55	3.11
Connecticut, Hartford .....	1,000,000 00	1,887,214 91	645,570 91	1,241,644 00	1,645,570 91	241,644 00	2.04
Hartford, Hartford .....	1,250,000 00	4,491,830 01	2,012,427 36	2,479,402 65	3,262,427 36	1,229,402 65	1.52
Meriden, Meriden .....	200,000 00	298,187 93	49,102 26	249,085 67	249,102 26	49,085 67	4.23
National, Hartford .....	1,000,000 00	1,770,302 96	344,556 53	1,425,746 43	1,344,556 53	425,746 43	3.63
Norwalk, Norwalk .....	50,000 00	94,621 07	5,917 56	88,703 51	55,917 56	38,703 51	7.39
Orient, Hartford .....	1,000,000 00	1,474,443 19	400,995 92	1,073,447 27	1,400,995 92	73,477 27	2.85
Peoples, Middletown .....	101,500 00	260,034 39	31,021 72	229,012 67	132,521 72	127,512 67	7.06
Phoenix, Hartford .....	2,000,000 00	4,349,332 91	1,576,645 72	2,772,687 19	3,576,645 72	772,687 19	1.95
Security, New Haven .....	200,000 00	400,708 77	155,901 92	244,806 85	355 901 92	44,806 85	2.08
Totals .....	\$10,801,500 00	\$24,040,193 54	\$7,271,136 75	\$16,769,056 79	\$18,072,636 75	\$5,967,556 79	2.32
MUTUAL COMPANIES OF CONNECTICUT.							
Danbury, Danbury .....		\$19,742 42	\$599 78	\$19,142 64	\$9,645 54	5.11	
Farmers, Suffield .....		1,346 56	2,438 80	* - 1,092 24	.....	.....	
Farmers, Woodbury .....		.....	.....	.....	.....	.....	
Farmington Valley, Farmington .....		6,899 00	423 47	6,475 53	13,138 89	6.91	
Greenwich, Greenwich .....		5,018 82	1,578 26	3,440 56	17,747 80	1.51	

NAME OF COMPANY.	Paid-up Capital.	Gross Assets.	Liabilities, not including Capital or Scrip.	Surplus as regards Policy-holders.	Liabilities, including Capital and Scrip.	Surplus over all Liabilities.	Per cent. of net Assets to Amount at Risk.
Hartford County, Hartford.....	314,609 28	68,191 55	246,417 73	239,359 83	1.36		
Harwinton, Harwinton.....	124 91	881 20	* - 756 29	10,920 90	.05		
Litchfield, Litchfield.....	88,304 20	12,040 17	76,264 03	....	1.94		
Madison, Madison.....	4,906 71	803 02	4,163 69	28,270 75	1.60		
Middlesex, Middletown.....	462,213 51	119,120 63	343,092 88	3,629,679 00	1.55		
New London County, Norwich.....	81,299 62	8,051 67	73,247 95	....	3.17		
Norwich, Norwich.....	13,425 67	994 76	12,430 91	....	5.94		
Rockville, Rockville.....	5,887 48	787 32	5,100 16	7,969 25	2.46		
State, Hartford.....	40,420 77	11,647 87	28,772 90	45,414 22	1.04		
Tolland County, Tolland.....	93,685 65	45,757 72	47,927 93	316,165 24	.92		
Washington, Washington.....	....	....	....	....	....		
Windham County, Brooklyn.....	57,353 34	28,014 84	29,338 50	280,148 35	.86		
Totals.....	\$1,195,297 94	\$301,331 06	\$893,966 88 * Deficit.	\$4,598,459 77	1.45		
COMPANIES OF OTHER STATES.	Paid-up Capital.	Gross Assets.	Liabilities, not including Capital or Scrip.	Surplus as regards Policy-holders.	Liabilities, including Capital and Scrip.	Surplus over all Liabilities.	Per cent. of net Assets to Amount at Risk.
Agricultural.....	\$500,000 00	\$1,797,098 65	\$1,162,547 36	\$634,551 29	\$1,662,547 36	\$134,551 29	.76
American, N. J.....	600,000 00	1,721,424 28	276,674 23	1,444,750 05	876,674 23	844,750 05	3.41
American, N. Y.....	400,000 00	1,191,006 60	160,865 76	1,030,140 84	560,865 76	630,140 84	2.24
American, Pa.....	400,000 00	1,777,821 94	971,179 20	806,642 74	1,371,179 20	406,642 74	1.71
American Exchange.....	200,000 00	254,852 63	23,724 79	231,127 84	223,724 79	31,127 84	2.73
Atlantic.....	200,000 00	246,757 22	35,692 94	211,064 28	235,692 94	11,064 28	5.51
Buffalo German.....	200,000 00	1,077,930 11	296,579 66	780,450 45	496,579 66	580,450 45	2.18
Citizens, N. Y.....	300,000 00	1,090,667 62	481,025 34	609,642 28	781,025 34	309,642 28	1.26
Citizens, Pa.....	500,000 00	645,350 68	139,712 67	505,638 01	639,712 67	5,638 01	3.52
Clinton.....	250,000 00	461,499 34	135,792 87	325,616 47	385,792 87	75,616 47	1.60
Commerce.....	200,000 00	427,989 02	97,062 57	330,926 45	297,002 57	130,926 45	2.70
Continental.....	1,000,000 00	4,938,501 92	3,003,280 10	1,935,221 82	4,003,280 10	935,221 82	.95
Equitable.....	300,000 00	489,283 40	138,692 01	350,591 39	438,692 01	50,591 39	2.50

TABLE I.—CONTINUED.

NAME OF COMPANY.	Paid-up Capital.	Gross Assets.	Liabilities, not including Capital or Scrip.	Surplus as regards Policy-holders.	Liabilities, including Capital and Scrip.	Surplus over all Liabilities.	Per cent. of net Assets to Amount at Risk.
Farragut .....	\$200,000 00	\$378,635 06	\$113,681 55	\$264,953 51	\$313,681 55	\$64,953 51	1.23
Fire Association.....	500,000 00	3,979,399 72	2,950,602 87	1,028,796 85	3,420,602 87	558,796 85	1.56
Firemens .....	500,000 00	1,433,645 08	158,297 95	1,275,347 13	658,297 95	775,347 13	4.25
Fireman's Fund.....	750,000 00	1,520,894 77	546,377 64	974,517 13	1,296,377 64	224,517 13	2.72
First National.....	200,000 00	254,625 89	60,193 99	194,431 90	260,193 99	* - 5,568 10	3.99
Franklin .....	400,000 00	3,062,668 26	1,861,143 25	1,201,525 01	2,261,143 25	801,525 01	2.16
German American .....	1,000,000 00	4,221,336 97	1,531,443 19	2,689,893 78	2,531,443 19	1,689,893 78	1.31
Germania.....	1,000,000 00	2,702,391 23	1,135,049 73	1,567,341 50	2,135,049 73	567,341 50	1.44
Girard .....	300,000 00	1,227,662 70	386,273 41	841,389 29	686,273 41	541,389 29	2.48
Glens Falls.....	200,000 00	1,368,025 19	704,151 52	663,873 67	904,151 52	463,873 67	1.54
Hanover .....	1,000,000 00	2,546,512 86	1,087,065 78	1,459,447 08	2,087,065 78	459,447 08	1.51
Home .....	3,000,000 00	7,454,810 20	3,313,083 29	4,141,726 91	6,313,083 29	1,141,726 91	1.43
Howard.....	500,000 00	747,280 05	244,774 94	502,505 11	744,774 94	2,505 11	2.73
Insurance Co. of North America.....	3,000,000 00	8,998,732 45	3,026,108 40	5,972,624 05	6,026,108 40	2,972,624 05	2.71
Insurance Co. of State of Pa.....	200,000 00	626,597 99	237,172 75	389,425 24	437,172 75	189,425 24	2.82
Jersey City .....	200,000 00	316,862 92	55,161 49	261,701 43	255,161 49	61,701 43	2.80
Manufacturers & Builders.....	200,000 00	437,463 49	130,385 08	307,078 41	330,385 08	107,078 41	1.35
Mechanics .....	250,000 00	433,545 03	157,662 92	275,882 11	407,662 92	25,882 11	1.34
Merchants, N. J.....	400,000 00	1,207,589 39	466,887 33	740,702 06	866,887 33	340,702 06	1.67
Merchants, R. I.....	200,000 00	497,632 51	154,565 03	253,067 48	354,565 03	53,067 48	1.86
Montauk .....	200,000 00	339,665 97	85,195 68	254,470 29	285,195 68	54,470 29	1.98
Newark .....	250,000 00	681,541 15	133,606 05	547,935 10	383,606 05	297,935 10	2.63
New Hampshire.....	500,000 00	1,014,579 95	300,519 45	714,060 50	800,519 45	214,060 50	2.34
New York Bowery .....	300,000 00	885,269 06	332,954 62	552,314 44	632,954 62	252,314 44	1.37
Niagara .....	500,000 00	1,831,597 39	1,020,149 50	831,447 89	1,520,149 50	331,447 89	1.06

\* Deficit.

Northwestern National .....	600,000 00	1,231,706 65	417,777 61	813,929 04	1,017,777 61	213,929 04	2.22
Park .....	200,000 00	302,716 27	39,225 99	263,490 28	239,225 99	63,490 28	3.47
Pennsylvania .....	400,000 00	2,397,068 21	1,095,296 35	1,301,771 86	1,495,296 35	901,771 86	2.28
Peoples .....	200,000 00	402,619 81	135,288 15	267,331 66	335,288 15	67,331 66	1.54
Phoenix .....	1,000,000 00	4,407,648 02	2,766,656 84	1,640,991 18	3,766,656 84	640,991 18	1.09
Prescott .....	200,000 00	352,935 32	137,348 54	215,586 78	376,348 54	15,586 78	1.74
Providence-Washington .....	400,000 00	887,383 54	466,304 50	421,079 04	866,304 50	21,079 04	1.70
Rochester German .....	200,000 00	637,143 24	399,578 64	327,564 60	509,578 64	127,564 60	1.34
Springfield .....	1,000,000 00	2,562,510 29	1,326,136 18	1,236,374 11	2,326,136 18	236,374 11	1.55
Star .....	500,000 00	657,453 93	151,956 44	506,397 49	651,956 44	6,397 49	2.73
Sterling .....	350,000 00	446,109 00	87,255 97	358,853 03	437,255 97	8,853 03	2.60
Traders .....	500,000 00	1,164,818 02	338,245 67	866,572 35	858,245 67	306,572 35	2.98
Union, Cal. ....	750,000 00	1,112,258 88	259,349 93	861,908 95	1,000,349 93	111,908 95	4.06
United, Pa. ....	375,000 00	884,554 85	504,883 91	379,670 94	879,883 91	4,670 94	1.91
United Firemen's .....	300,000 00	785,629 86	433,905 04	351,724 82	733,905 04	51,724 82	1.75
United States .....	250,000 00	561,579 05	90,560 17	471,018 88	340,560 17	221,018 88	3.43
Washington .....	1,000,000 00	1,617,414 78	561,852 69	1,055,562 09	1,561,852 69	55,562 09	2.83
Westchester .....	300,000 00	1,013,023 56	508,450 76	504,572 80	808,450 76	204,572 80	.98
Williamsburg City .....	250,000 00	1,191,180 49	501,911 47	689,269 02	751,911 47	439,269 02	1.13
Totals .....	\$29,575,000 00	\$86,833,912 46	\$37,257,421 76	\$49,576,490 70	\$66,802,421 76	\$20,031,490 70	1.65
MUTUAL COS. OF OTHER STATES.							
Holyoke .....	\$100,000 00	\$608,829 91	\$159,186 52	\$48,643 39	\$250,186 52	\$358,643 39	2.90
Merchants & Farmers .....	.....	239,692 38	120,159 14	119,533 24	120,159 14	119,533 24	1.45
Quincy .....	.....	470,685 63	204,400 20	266,285 43	204,400 20	266,285 43	1.69
Totals .....	\$100,000 00	\$1,319,207 92	\$474,745 86	\$844,462 06	\$574,745 86	\$744,462 06	2.02



TABLE I.—CONCLUDED.

NAME OF COMPANY.	DEPOSIT IN UNITED STATES.	ASSETS IN UNITED STATES.	LIABILITIES, NOT INCLUDING STATU- TORY DEPOSIT IN UNITED STATES.	SURPLUS AS REGARDS POLICY-HOLDERS IN UNITED STATES.	LIABILITIES, IN- CLUDING STATUTORY DEPOSIT.	SURPLUS OVER ALL LIABILITIES.	PER CENT. OF NET ASSETS TO AMOUNT AT RISK.
COS. OF OTHER COUNTRIES.							
British America, D. of C. ....	\$200,000 00	\$719,844 48	\$414,345 59	\$305,498 89	\$614,345 59	\$105,498 89	1.36
City of London, England. ....	200,000 00	715,544 11	377,131 04	338,413 07	577,131 04	138,413 07	1.47
Commercial Union, England. ....	200,000 00	2,368,554 66	1,465,803 24	902,751 42	1,665,803 24	702,751 42	.86
Fire Association, England. ....	200,000 00	967,581 45	575,708 45	391,873 00	775,708 45	101,873 00	1.24
Guardian, England. ....	200,000 00	1,216,633 84	455,532 61	761,101 23	655,532 61	561,101 23	1.36
Hamburg-Bremen, Germany. ....	200,000 00	941,734 31	552,165 50	389,568 81	752,165 50	189,568 81	1.20
Imperial, England. ....	291,000 00	1,478,580 24	755,044 55	723,535 69	955,044 55	523,535 69	1.40
Lancashire, England. ....	200,000 00	1,502,976 18	821,025 65	681,950 53	1,021,025 65	481,950 53	1.11
Lion, England. ....	200,000 00	792,591 40	230,508 92	561,992 48	430,508 92	361,992 48	2.62
Liverpool & London & Globe, Eng.,	300,000 00	5,940,314 98	3,360,480 41	2,579,834 57	3,560,480 41	2,379,834 57	1.07
London, England. ....	270,000 00	1,379,722 80	612,573 61	767,149 19	812,573 61	567,149 19	1.25
London & Lancashire, England. ....	295,000 00	1,415,424 45	764,427 54	650,996 91	964,427 54	459,996 91	1.02
London & Provincial, England. ....	200,000 00	438,800 95	228,843 79	209,957 16	428,843 79	9,957 16	1.22
North British & Mercantile, England,	200,000 00	3,301,747 61	1,377,191 74	1,924,555 87	1,577,191 74	1,724,555 87	1.32
Northern, England. ....	200,000 00	1,294,526 57	574,243 98	720,282 59	774,243 98	520,282 59	1.63
Norwich Union, England. ....	300,000 00	1,129,849 00	527,892 13	601,956 87	727,892 13	401,956 87	1.23
Phoenix, England. ....	300,000 00	1,520,693 02	1,060,318 45	460,374 57	1,260,318 45	260,374 57	.77
Queen, England. ....	200,000 00	1,760,319 97	1,028,407 71	731,912 26	1,228,407 71	531,912 26	1.02
Royal, England. ....	235,000 00	4,444,773 99	2,464,362 81	1,980,411 18	2,664,362 81	1,780,411 18	1.14
Scottish Union, Scotland. ....	200,000 00	1,114,546 68	273,589 63	840,957 05	473,589 63	640,957 05	2.90
Sun, England. ....	200,000 00	1,515,981 47	1,253,393 56	262,677 91	1,453,393 56	62,677 91	.67
Transatlantic, Germany. ....	225,000 00	491,408 48	173,963 65	317,444 83	373,963 65	117,444 83	2.13
United Reinsurance Co., England. ....	200,000 00	856,651 74	577,206 35	279,445 39	777,206 35	79,445 39	1.05
Western Assurance, D. of C. ....	200,000 00	879,431 34	568,584 03	310,847 31	768,584 03	110,847 31	1.20
Totals. ....	\$5,416,000 00	\$38,188,143 72	\$20,492,654 94	\$17,695,488 78	\$25,292,654 94	\$12,895,488 78	1.14
Grand Totals. ....	\$45,892,500 00	\$151,576,755 58	\$65,797,290 37	\$85,779,465 21	\$111,043,790 37	\$40,532,965 21	1.56

TABLE 2.

ITEMS COMPOSING THE ASSETS ON THE 31ST DAY OF DECEMBER, 1884.

NAME OF COMPANY.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	All other Bonds and Stocks.	Loans on Collateral.	Cash in Office and Bank.	Premiums in course of Collection.	All other Assets.	Total Assets.
<b>STOCK COS. OF CT.</b>									
Aetna .....	\$362,000 00	\$43,800 00	\$340,990 00	\$6,881,530 00	\$15,170 00	1,015,821 60	\$352,742 32	\$1,463 48	\$9,013,517 40
Connecticut .....	57,000 00	523,550 00	146,400 00	958,289 00	22,750 00	90,645 35	88,580 56	.....	1,887,214 91
Hartford .....	639,675 60	972,888 89	231,950 00	1,615,600 50	351,125 00	294,525 64	347,772 36	38,592 02	4,491,830 01
Meriden .....	.....	24,000 00	24,600 00	217,125 00	.....	19,531 05	11,068 25	1,863 63	298,187 93
National .....	39,495 98	503,750 00	117,875 00	906,759 00	18,090 00	129,695 25	46,000 00	17,637 73	1,770,302 96
Norwalk .....	.....	10,300 00	.....	32,121 25	40,700 00	4,478 32	148 15	6,873 35	94,621 07
Orient .....	37,115 27	239,576 67	.....	918,184 25	87,210 00	82,883 26	92,629 67	16,844 07	1,474,443 19
Peoples .....	.....	.....	.....	245,739 50	.....	12,914 19	1,380 70	.....	260,034 39
Phoenix .....	168,255 31	159,580 00	124,356 00	3,144,116 47	193,735 00	287,582 39	263,107 98	8,599 76	4,349,332 91
Security .....	.....	58,700 00	.....	262,159 50	17,100 00	37,119 87	20,471 86	5,157 54	400,708 77
<b>Totals .....</b>	<b>\$1,294,542 16</b>	<b>\$2,536,145 56</b>	<b>\$985,871 00</b>	<b>\$5,181,624 47</b>	<b>\$745,880 00</b>	<b>1,975,196 92</b>	<b>1,223,901 85</b>	<b>\$97,031 58</b>	<b>\$24,040,193 54</b>
<b>MUTUAL COS. OF CT.</b>									
Danbury .....	.....	\$8,600 00	.....	\$1,175 00	\$6,040 00	\$3,927 42	.....	.....	\$19,742 42
Farmers, Suffolk .....	.....	.....	.....	.....	.....	886 66	\$84 90	\$375 00	1,346 56
Farmers, Woodbury .....	.....	.....	.....	.....	.....	.....	.....	.....	None.
Farmington Valley .....	.....	2,700 00	.....	1,000 00	800 00	2,249 00	.....	150 00	6,899 00
Greenwich .....	.....	.....	.....	.....	.....	4,973 82	.....	45 00	5,018 82
Hartford County .....	.....	.....	.....	279,534 00	.....	33,371 15	1,704 13	.....	314,609 28
Harwinton .....	.....	.....	.....	.....	.....	124 91	.....	.....	124 91
Litchfield .....	.....	10,000 00	\$33,275 00	30,715 00	4,310 33	8,864 35	719 12	420 40	88,304 20
Madison .....	.....	2,740 00	.....	.....	.....	93 44	93 22	2,040 05	4,906 71
Middlesex .....	\$30,000 00	406,420 00	.....	.....	3,000 00	19,368 07	3,050 44	375 00	462,213 51
New London County .....	.....	.....	.....	51,727 20	.....	29,515 88	56 54	.....	81,299 62
Norwich .....	.....	.....	.....	9,444 00	.....	3,981 67	.....	.....	13,425 67
Rockville .....	.....	.....	.....	.....	.....	44 98	.....	5,812 00	5,887 48
State .....	.....	2,600 00	2,440 00	33,110 00	.....	1,536 14	316 42	418 21	49,420 77
Tolland County .....	10,120 50	26,100 00	.....	36,333 00	4,817 35	14,886 48	228 32	1,200 00	93,685 65
Washington .....	.....	.....	.....	.....	.....	.....	.....	.....	None.
Windham County .....	.....	.....	.....	48,953 78	.....	.....	.....	.....	None.
<b>Totals .....</b>	<b>\$40,120 50</b>	<b>\$459,160 00</b>	<b>\$35,715 00</b>	<b>\$491,091 98</b>	<b>\$18,967 68</b>	<b>\$131,999 34</b>	<b>\$6,283 59</b>	<b>\$11,959 85</b>	<b>\$1,195,297 94</b>

TABLE 2—CONTINUED.

NAME OF COMPANY.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	All other Bonds and Stocks.	Loans on Collateral.	Cash in Office and Bank.	Premiums in course of Collection.	All other Assets.	Total Assets.
COS. OF OTHER STATES									
Agricultural.....	\$157,059 48	\$885,597 21	\$245,083 00	\$149,998 50	\$57,544 66	\$182,302 59	\$71,800 49	\$47,622 72	\$1,797,098 65
American, N. J.....	390,859 37	645,296 75	610,000 00	.....	.....	36,276 02	16,463 74	22,528 40	1,721,424 28
American, N. Y.....	.....	89,720 00	684,875 00	291,520 00	42,000 00	64,182 77	17,213 89	1,494 94	1,101,006 60
American, Pa.....	137,100 00	363,139 50	270,475 00	820,329 16	35,000 00	78,066 13	58,378 12	15,334 03	1,777,821 94
American Exchange.	22,056 11	6,000 00	157,556 25	45,720 00	6,000 00	11,822 26	4,463 51	1,234 50	254,852 62
Atlantic.....	156,180 26	.....	.....	75,950 00	.....	8,300 49	3,202 72	3,033 75	246,757 22
Buffalo German.....	275,000 00	134,475 00	337,650 00	88,127 50	99,800 00	94,551 61	43,040 20	4,385 80	1,077,030 11
Citizens, N. Y.....	112,000 00	57,900 00	515,000 00	163,225 00	138,800 00	24,723 33	72,633 12	6,386 17	1,090,667 62
Citizens, Pa.....	108,000 00	224,154 97	24,620 00	168,917 00	86,174 00	12,418 50	15,415 62	5,050 59	645,350 68
Clinton.....	.....	26,400 00	276,065 00	124,536 00	.....	2,312 76	30,133 92	1,961 66	461,409 34
Commerce.....	35,000 00	.....	274,200 00	86,355 00	.....	23,173 86	8,469 66	790 50	427,989 02
Continental.....	659,250 00	336,750 00	.....	3,118,595 00	65,000 00	174,135 62	485,272 26	99,499 04	4,938,501 92
Equitable.....	129,900 00	29,000 00	.....	284,800 00	900 00	21,507 96	18,985 44	4,100 00	489,283 40
Farragut.....	6,000 00	9,910 00	170,802 50	108,860 50	6,300 00	57,040 50	19,134 13	581 43	378,635 06
Fire Association....	90,300 00	934,435 94	393,160 00	2,232,219 50	9,950 00	133,089 19	137,842 91	48,402 18	3,979,399 72
Firemen's.....	145,298 29	741,959 00	38,700 00	436,133 22	14,200 00	33,963 31	8,383 60	15,007 66	1,433,645 08
Fireman's Fund.....	321,598 60	104,500 00	486,000 00	167,235 00	113,450 00	180,061 05	90,558 29	57,491 83	1,520,894 77
First National.....	.....	124,268 50	.....	96,510 00	2,000 00	15,562 79	11,205 14	5,079 46	254,625 89
Franklin.....	501,600 00	1,027,802 67	.....	670,654 50	467,900 00	315,600 30	61,813 17	17,297 62	3,062,668 26
German American.....	.....	.....	2,229,500 00	1,605,627 50	.....	250,558 77	134,705 70	945 00	4,221,336 97
Germania.....	510,000 00	127,450 00	1,672,000 00	178,100 00	.....	36,720 77	13,893 61	164,136 85	2,702,391 23
Girard.....	328,800 00	503,449 99	91,480 00	182,885 00	6,400 00	51,329 45	48,099 78	15,218 48	1,227,662 70
Glens Falls.....	12,675 00	497,920 75	520,975 00	234,000 00	.....	57,955 48	38,731 71	5,767 25	1,368,025 19
Hanover.....	.....	156,250 00	1,570,926 25	588,672 50	3,900 00	90,760 09	8,595 99	127,399 03	2,546,512 86
Home.....	655,183 97	1,065,400 00	27,732,635 00	2,034,400 00	254,050 00	251,730 41	358,317 88	163,086 94	7,454,810 20
Howard.....	150,000 00	6,000 00	405,460 00	84,400 00	.....	16,192 56	49,098 01	36,129 48	747,280 05
Ins. Co. of N. America	312,861 55	1,925,916 67	42,350 00	5,064,300 00	382,404 00	608,458 61	490,780 41	171,601 21	8,998,732 45
Ins. Co. State of Pa.,	68,800 00	100,850 00	.....	293,849 95	117,000 00	5,006 14	24,208 71	16,883 19	626,597 99
Jersey City.....	43,750 00	118,971 00	25,380 00	49,681 00	37,020 50	36,800 96	1,179 04	4,080 42	316,862 92

Manufs. & Builders.	57,000 00	113,406 00	212,928 50	22,200 00	7,536 78	21,191 34	3,200 87	437,463 49
Mechanics .....	139,900 00	237,878 75	4,750 00	4,500 00	24,936 92	19,835 85	1,743 51	433,545 03
Merchants, N. J. ....	449,424 50	163,162 50	296,492 00	28,700 00	45,595 52	66,634 59	20,449 28	1,207,589 39
Merchants, R. I. ....	20,500 00	.....	261,579 00	500 00	96,935 45	25,223 35	2,894 71	407,632 51
Montauk .....	16,800 00	.....	120,726 00	2,100 00	11,901 14	13,504 64	789 44	339,665 97
Newark .....	258,277 58	235,190 00	70,980 50	10,000 00	28,980 85	15,334 12	8,478 10	681,541 15
New Hampshire .....	107,196 86	253,700 00	479,710 00	62,262 50	43,076 17	61,401 42	7,173 00	1,014,579 95
New York Bowery .....	44,700 00	607,500 00	27,000 00	41,550 00	24,286 59	48,667 22	1,565 25	885,269 06
Niagara .....	99,100 00	904,040 00	434,820 00	.....	152,525 42	220,052 48	1,059 49	1,851,597 39
Northeastern Nat. ....	512,000 00	512,000 00	234,448 00	.....	187,691 50	41,768 92	8,298 23	1,231,706 65
Park .....	247,500 00	286,350 00	.....	.....	5,642 06	4,724 21	6,000 00	302,716 27
Pennsylvania .....	172,570 00	1,015 00	1,663,830 00	285,800 00	64,386 06	90,749 92	3,717 23	2,397,068 21
Peoples .....	10,500 00	219,780 00	117,425 00	4,000 00	22,075 67	24,356 64	4,482 50	402,610 81
Phenix .....	328,150 00	1,059,250 00	1,339,604 23	149,600 00	546,439 22	580,084 90	44,969 67	4,497,648 02
Prescott .....	.....	.....	313,450 25	.....	19,483 81	17,767 94	2,233 32	352,935 32
Providence-Wash'n .....	.....	266,295 00	427,625 00	.....	50,653 10	110,793 08	92,017 36	887,383 54
Rochester German .....	273,935 00	117,000 00	87,070 00	.....	101,545 55	49,786 95	7,345 72	637,143 24
Springfield .....	307,616 67	130,000 00	1,662,700 00	18,675 00	32,657 93	179,000 00	128,910 69	2,582,510 29
Star .....	90,075 00	397,400 00	100,456 25	5,625 00	8,373 55	41,073 42	2,950 71	657,453 93
Sterling .....	47,000 00	11,325 00	355,150 00	.....	10,619 87	19,060 09	2,954 04	446,109 00
Traders .....	.....	425,250 00	479,705 00	.....	61,474 08	28,503 34	32,689 62	1,164,818 02
Union, Cal. ....	223,106 89	607,500 00	69,000 00	30,000 00	32,983 76	23,486 83	16,181 40	1,112,258 88
Union, Pa. ....	40,000 00	11,250 00	398,765 30	51,077 63	39,084 60	126,875 52	45,311 34	884,554 85
United Farmers .....	240,116 16	61,000 00	186,525 00	133,000 00	16,039 60	9,965 19	10,169 04	785,629 86
United States .....	248,600 00	281,930 00	.....	5,000 00	3,137 56	18,907 66	4,003 83	501,579 05
Washington .....	45,500 00	169,025 00	1,055,267 00	55,000 00	140,654 67	102,089 26	49,878 85	1,617,414 78
Westchester .....	141,950 00	500,000 00	233,300 00	1,500 00	54,599 05	62,014 31	1,960 20	1,013,023 56
Williamsburg City .....	291,000 00	83,687 50	188,933 00	9,500 00	80,217 54	72,766 54	16,850 05	1,191,180 49
Totals .....	\$7,126,491 02	14,073,836 61	30,267,931 86	2,866,383 29	47,881,599 30	44,437,826 30	1,609,557 58	\$86,833,912 46
Mut. Companies of other States	.....	.....	.....	.....	.....	.....	.....	.....
Holyoke .....	\$35,000 00	\$49,150 00	\$449,483 25	.....	\$6,516 80	\$526 74	\$6,353 12	\$608,829 91
Merchant & Farmers,	25,000 00	.....	89,672 50	\$1,500 00	87,027 50	4,492 38	26,000 00	239,692 38
Quincy .....	16,000 00	.....	255,367 00	12,000 00	63,641 16	10,482 34	30,145 13	470,685 63
Totals .....	\$76,000 00	\$49,150 00	\$794,522 75	\$13,500 00	\$157,185 46	\$15,501 46	\$62,498 25	\$1,319,207 92



TABLE 2—CONCLUDED.

NAME OF COMPANY.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	All other Bonds and Stocks.	Loans on Collateral.	Cash in Office and Bank.	Premiums in course of Collection.	All other Assets.	Total Assets.
<b>Companies of other Countries.</b>									
British America.....	.....	.....	\$569,540 00	\$72,800 00	.....	\$48,765 22	\$28,739 26	.....	\$719,844 48
City of London.....	.....	.....	646,607 50	.....	.....	11,620 81	56,835 56	\$480 24	715,544 11
Commercial Union.....	\$222,399 39	.....	1,077,150 00	432,100 00	.....	314,438 70	281,831 28	40,635 29	2,368,554 66
Fire Association.....	.....	.....	787,660 00	26,664 00	.....	53,499 39	97,279 37	2,478 69	967,581 45
Guardian.....	.....	.....	975,000 00	.....	.....	198,466 65	35,227 19	8,000 00	1,216,633 84
Hamburg-Bremen.....	.....	\$23,000 00	563,518 75	248,872 50	.....	60,379 02	43,193 79	2,770 25	941,734 31
Imperial.....	415,000 00	.....	891,346 00	32,645 33	.....	27,329 54	107,620 20	4,639 17	1,478,580 24
Lancashire.....	.....	.....	1,340,114 00	.....	.....	54,939 26	107,922 92	.....	1,502,976 18
Lion.....	.....	56,250 00	488,000 00	.....	\$86,450 00	83,587 86	54,484 50	23,729 04	792,501 40
Liv. & Lon. & Globe, London.....	1,260,000 00	1,550,765 78	1,706,167 50	363,775 00	.....	607,182 15	400,192 18	52,232 37	5,940,314 98
London & Lancashire	.....	.....	1,255,687 50	.....	.....	45,410 61	78,624 69	.....	1,379,722 80
London & Provincial,	.....	.....	624,237 00	593,175 00	.....	107,229 47	89,045 85	1,737 13	1,415,424 45
N. Brit & Mercantile,	.....	.....	349,000 00	.....	53,585 33	2,714 43	31,804 73	1,696 46	438,800 95
Northern.....	.....	.....	1,999,102 50	946,232 42	.....	113,831 59	205,644 81	36,936 29	3,301,747 61
Norwich Union.....	.....	.....	831,199 82	330,755 00	.....	39,073 07	93,498 68	.....	1,294,526 57
Phoenix.....	.....	.....	665,581 25	298,105 00	.....	115,383 08	30,175 44	.....	1,129,849 00
Queen.....	.....	.....	1,276,362 50	.....	.....	132,748 41	103,302 11	20,604 23	1,500,693 02
Royal.....	354,260 30	.....	1,036,161 70	169,139 39	.....	55,834 01	19,475 97	125,448 60	1,700,319 97
Scottish Union.....	1,500,404 43	.....	2,275,820 00	.....	.....	361,099 76	253,553 97	53,895 83	4,444,773 99
Sun.....	.....	314,000 00	494,100 00	150,889 63	.....	90,899 34	61,077 45	3,580 26	1,114,546 68
Transatlantic.....	.....	902,500 00	329,062 50	.....	.....	33,682 16	228,290 51	22,446 30	1,515,981 47
United Fire Reins.....	.....	.....	399,750 00	.....	.....	16,652 37	24,750 55	50,255 56	491,408 48
Western.....	.....	.....	427,000 00	223,000 00	10,000 00	82,274 54	105,727 20	8,050 00	856,651 74
Totals.....	\$3,752,064 12	\$2,846,515 78	21,561,888 52	\$3,915,153 27	\$150,035 33	2,846,181 90	2,627,498 77	\$488,806 03	\$38,188,143 72
Grand Totals, \$	12,289,217 80	20,066,507 95	44,296,351 02	50,650,324 33	3,794,766 30	9,898,722 92	8,311,011 97	2,269,853 29	151,576,755 58

TABLE 3.  
ITEMS COMPOSING THE LIABILITIES, DECEMBER 31, 1884.

NAME OF COMPANY.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Cash Dividends Unpaid.	Due for Commissions and Brokerage.	All other Liabilities.	Total Liabilities, except Capital, Scrip, and Surplus.
STOCK COMPANIES OF CT.								
Aetna .....	\$33,940 76	\$179,262 34	\$16,896 35	\$1,760,207 13	.....	\$46,576 22	\$12,144 05	\$2,049,026 85
Connecticut .....	.....	86,880 00	9,777 78	530,579 80	.....	18,333 33	.....	645,570 91
Hartford .....	68,325 67	152,045 71	38,598 31	1,719,707 67	.....	33,750 00	.....	2,012,427 36
Meriden .....	.....	7,286 95	600 00	40,030 72	.....	784 59	400 00	49,102 26
National .....	14,364 24	30,302 59	6,000 00	293,889 70	.....	.....	.....	344,556 53
Norwalk .....	.....	.....	.....	5,917 56	.....	.....	.....	5 917 56
Orient .....	.....	64,342 93	2,150 00	321,698 56	.....	12,774 43	.....	400,965 92
Peoples .....	.....	1,700 00	2,500 00	21,621 72	\$5,000 00	200 00	.....	31,021 72
Phoenix .....	.....	238,375 89	19,232 89	1,286,661 94	.....	32,375 00	.....	1,576,645 72
Security .....	12,690 80	7,148 96	2,800 00	128,812 59	.....	3,768 48	681 09	155,901 92
Totals .....	\$129,321 47	\$767,345 37	\$98,555 33	\$6,109,127 39	\$5,000 00	\$148,562 05	\$13,225 14	\$7,271,136 75
MUTUAL COMPANIES OF CT.								
Danbury .....	.....	.....	.....	\$599 78	.....	.....	.....	\$599 78
Farmers, Suffolk .....	.....	.....	.....	1,004 88	.....	.....	\$1,373 92	2,438 80
Farmers, Woodbury .....	.....	.....	.....	.....	.....	.....	.....	None.
Farmington Valley .....	.....	.....	.....	336 76	.....	.....	86 71	423 47
Greenwich .....	.....	.....	.....	1,337 78	.....	.....	240 48	1,578 26
Hartford County .....	\$2,600 00	.....	.....	63,366 61	.....	.....	2,224 94	68,191 55
Harwinton .....	.....	.....	.....	871 20	.....	.....	10 00	881 20
Litchfield .....	2,918 19	\$644 43	.....	7,877 65	.....	.....	599 90	12,040 17
Madison .....	.....	.....	.....	706 75	.....	.....	96 27	803 02
Middlesex .....	2,693 20	.....	.....	113,902 97	.....	.....	2,524 46	119,120 63
New London County .....	.....	.....	.....	8,051 67	.....	.....	.....	8,051 67
Norwich .....	.....	.....	.....	277 80	.....	.....	716 96	994 76
Rockville .....	.....	.....	.....	787 32	.....	.....	.....	787 32
State .....	.....	.....	.....	11,342 56	.....	.....	305 31	11,647 87
Tolland County .....	1,826 25	3,750 00	.....	39,520 65	.....	.....	660 82	45,757 72
Washington .....	.....	.....	.....	.....	.....	.....	.....	None.
Windham County .....	.....	.....	.....	28,014 84	.....	.....	.....	28,014 84
Totals .....	\$10,037 64	\$4,394 43	.....	\$278,059 22	.....	.....	\$8,839 77	\$301,331 06



TABLE 3—CONTINUED.

NAME OF COMPANY.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Cash Dividends Unpaid.	Due for Commissions and Brokerage.	All other Liabilities.	Total Liabilities, except Capital, Scrip, and Surplus.
COS. OF OTHER STATES.								
Agricultural .....	\$10,775 00	\$18,022 00	\$14,643 00	\$1,088,937 59	\$25 00	\$14,378 10	\$16,666 67	\$1,162,547 36
American, N. J. ....	14,430 70	14,277 01	1,000 00	227,397 55	7,540 15	2,760 82	9,298 00	276,674 23
American, N. Y. ....	8,128 61	830 54	.....	139,979 00	.....	2,610 61	10,216 91	160,865 76
American, Pa. ....	31,593 18	61,331 16	15,801 64	851,692 78	445 00	9,729 69	675 75	971,179 20
American Exchange .....	.....	606 66	.....	21,096 64	255 00	766 49	1,000 00	23,724 79
Atlantic .....	6,045 38	1,805 00	.....	26,893 70	21 00	769 15	158 71	35,692 94
Buffalo German .....	7,504 85	22,970 75	200 00	257,935 76	.....	7,908 30	.....	296,579 66
Citizens, N. Y. ....	19,267 56	39,087 74	2,599 48	413,430 82	99 90	3,689 84	2,850 00	481,025 34
Citizens, Pa. ....	12,938 66	.....	.....	123,774 01	.....	3,000 00	.....	139,712 67
Clinton .....	3,388 61	2,395 56	2,650 00	100,125 28	.....	5,273 42	21,960 00	135,792 87
Commerce .....	.....	8,440 00	250 00	86,251 81	.....	1,693 93	426 83	97,062 57
Continental .....	.....	315,285 68	44,953 00	1,933,694 10	338 80	50,000 00	639,008 52	3,003,280 10
Equitable .....	7,479 00	14,351 00	1,500 00	113,743 11	418 90	1,000 00	500 00	138,692 01
Farragut .....	.....	8,710 77	5,479 01	94,643 93	.....	1,881 17	2,966 67	113,681 55
Fire Association .....	88,214 04	48,956 06	41,102 06	2,749,356 89	.....	22,973 82	.....	2,950,602 87
Firemens .....	1,848 82	1,435 00	.....	150,643 32	.....	1,252 50	3,118 31	158,297 95
Fireman's Fund .....	37,723 52	23,686 33	15,323 88	451,813 45	.....	9,030 23	8,800 23	546,377 64
First National .....	7,740 21	3,650 00	.....	47,123 78	.....	1,680 00	.....	60,193 99
Franklin .....	.....	52,619 21	4,000 00	1,791,761 41	400 00	12,362 63	.....	1,861,143 25
German American .....	80,555 44	80,183 92	10,794 30	1,325,313 65	.....	34,595 88	.....	1,531,443 19
Germania .....	85,436 16	67,538 86	31,860 22	946,773 89	.....	2,315 60	1,125 00	1,135,049 73
Girard .....	.....	27,466 51	2,994 51	341,950 73	2,522 60	8,029 11	3,309 95	386,273 41
Glens Falls .....	17,142 44	13,346 65	6,250 00	461,675 84	.....	5,736 59	200,000 00	704,151 52
Hanover .....	72,955 09	64,789 73	28,414 07	919,616 89	.....	1,290 00	.....	1,087,065 78
Home .....	67,772 06	280,469 75	59,056 83	2,847,565 00	.....	59,719 65	7,500 00	3,313,083 29
Howard .....	34,309 02	.....	5,260 40	123,544 81	72 00	24,273 24	57,315 47	244,774 94
Ins. Co. of North America, .....	86,635 84	271,923 44	67,362 72	2,516,208 84	.....	67,753 24	16,224 32	3,026,108 40
Ins. Co. State of Pa. ....	.....	47,897 00	.....	187,542 55	340 00	1,423 20	.....	237,172 75
Jersey City .....	.....	750 00	.....	45,356 27	.....	117 90	8,937 32	55,161 49

Manufacturers & Builders..	1,616 89	10,969 00	2,375 00	108,125 58	1,020 00	4,378 68	1,899 93	130,385 08
Mechanics .....	..	24,134 07	..	131,528 85	..	2,000 00	..	137,662 92
Merchants, N. J. ....	30,742 41	25,058 97	22,522 94	366,329 44	..	8,899 69	13,333 88	466,887 33
Merchants, R. I. ....	17,657 99	8,300 00	1,950 00	124,347 73	..	1,808 38	500 93	154,565 03
Montauk .....	10,340 70	3,321 71	2,750 00	65,408 27	..	2,000 00	1,375 00	85,195 68
Newark .....	2,789 38	11,615 00	2,781 96	105,682 38	7,670 51	3,066 82	..	133,606 05
New Hampshire.....	27,300 00	11,140 50	2,300 00	247,486 68	..	12,292 27	..	300,519 45
New York Bowery.....	40,000 00	27,638 00	2,750 00	218,358 28	..	11,408 34	32,800 00	332,954 62
Niagara .....	..	158,975 61	7,280 00	843,390 89	503 00	..	10,000 00	1,020,149 50
Northwestern National ..	22,923 93	30,090 00	3,225 00	350,079 73	..	6,683 03	4,775 92	417,777 61
Park .....	4,985 00	..	..	32,585 37	..	822 30	833 32	39,225 99
Pennsylvania.....	99,283 77	..	..	977,862 60	..	18,149 98	..	1,095,296 35
Peoples .....	18,716 22	7,075 00	500 00	99,289 39	..	6,319 02	3,388 52	135,288 15
Phenix .....	..	267,781 07	20,046 80	2,390,985 97	..	86,394 46	7,448 54	2,766,656 84
Prescott .....	10,337 68	4,550 00	500 00	118,277 21	..	3,683 65	..	137,348 54
Providence-Washington...	11,756 82	85,063 69	14,372 58	337,782 10	..	17,329 31	..	466,304 50
Rochester German .....	6,744 20	27,062 80	1,748 00	272,559 64	..	1,473 00	..	309,578 64
Springfield.....	77,716 17	101,833 92	14,336 53	1,105,399 56	..	26,850 00	..	1,326,136 18
Star .....	25,623 61	5,250 00	1,250 00	111,600 10	..	5,618 13	1,624 60	151,056 44
Sterling .....	2,644 59	7,032 91	..	73,778 47	1,000 00	2,800 00	..	87,255 97
Traders .....	33,218 07	24,494 40	8,564 78	258,217 51	..	4,827 56	28,923 35	358,245 67
Union, Cal.....	22,936 96	22,647 95	4,249 07	198,075 95	210 00	1,230 00	1,000 00	259,349 93
Union, Pa.....	21,800 52	46,347 86	6,000 00	309,155 15	2,480 33	18,125 05	100,975 00	594,883 91
United Firemens.....	3,500 72	7,645 00	1,500 00	417,088 66	..	2,472 13	1,698 53	433,905 04
United States.....	400 15	3,377 00	..	60,030 56	106 25	3,471 25	23,174 96	90,560 17
Washington .....	..	127,320 00	..	423,734 77	..	10,797 92	..	561,852 69
Westchester.....	35,915 61	17,500 00	..	446,120 30	..	8,914 85	..	508,450 76
Williamsburg City .....	6,907 82	27,827 13	3,400 00	440,167 54	115 00	13,282 89	10,211 09	501,911 47
Totals .....	\$1,247,413 40	\$2,586,847 92	\$476,897 78	\$31,027,543 17	\$25,583 44	\$637,113 82	\$1,256,022 23	\$37,257,421 76
MUT. COS. OF OTHER STATES	..	..	..	..	..	..	..	..
Holyoke .....	..	\$500 00	\$2,100 00	\$147,516 42	..	\$70 10	..	\$150,186 52
Merchants & Farmers.....	..	4,000 00	..	113,985 29	..	673 85	\$1,500 00	120,159 14
Quincy .....	..	75 00	4,500 00	196,551 85	..	..	3,273 35	204,400 20
Totals .....	..	\$4,575 00	\$6,600 00	\$458,053 56	..	\$743 95	\$4,773 35	\$474,745 86

TABLE 3 — CONCLUDED.

NAME OF COMPANY.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Cash Dividends Unpaid.	Due for Commissions and Brokerage.	All other Liabilities.	Total Liabilities, except Capital, Scrip, and Surplus.
COS. OF OTHER COUNTRIES.								
British America.....	\$21,170 41	\$42,921 52	\$12,096 39	\$333,367 39	.....	\$4,789 88	.....	\$414,345 59
City of London.....	42,322 77	20,239 54	1,823 68	293,645 86	.....	12,783 89	\$6,315 30	377,131 04
Commercial Union.....	222,727 59	.....	14,000 00	1,185,300 93	.....	40,511 41	3,263 31	1,465,803 24
Fire Insurance Association,	71,581 32	20,676 86	14,294 18	448,110 26	.....	19,892 33	1,153 50	575,508 45
Guardian.....	9,570 26	43,702 07	15,628 25	376,764 77	.....	5,671 18	4,196 08	455,532 61
Hamburg-Bremen.....	10,810 00	50,090 00	7,550 00	476,516 54	.....	7,198 96	.....	552,165 50
Imperial.....	19,488 92	58,058 71	27,898 28	633,706 22	.....	15,892 42	.....	755,044 55
Lancashire.....	41,190 00	51,534 72	37,291 24	664,455 87	.....	18,653 82	7,900 00	821,025 65
Lion.....	6,048 58	26,875 00	4,455 25	187,730 09	.....	5,400 00	.....	230,508 92
Liverpool & Lon. & Globe,	10,092 80	271,038 50	68,627 95	2,896,410 02	.....	55,553 32	58,757 82	3,360,480 41
London.....	.....	92,000 00	.....	504,848 67	.....	15,724 94	.....	612,573 61
London & Lancashire.....	4,136 04	59,622 61	33,268 00	639,767 90	.....	14,549 42	13,083 57	764,427 54
London & Provincial.....	32,856 48	14,932 25	2,500 00	173,360 28	.....	5,194 78	.....	228,843 79
North British & Mercantile,	67,424 70	81,156 31	30,798 96	1,153,063 35	.....	25,628 44	19,119 98	1,377,191 74
Northern.....	26,884 59	41,425 40	20,830 37	471,131 27	.....	13,367 39	604 96	574,243 98
Norwich Union.....	73,776 63	.....	.....	446,890 90	.....	5,029 24	2,195 36	527,892 13
Phoenix.....	40,421 00	125,492 00	7,500 00	869,688 43	.....	17,217 02	.....	1,060,318 45
Queen.....	53,019 92	69,050 28	30,421 89	872,642 28	.....	3,273 34	.....	1,028,407 71
Royal.....	22,262 45	226,222 70	39,941 64	2,055,734 32	.....	44,909 53	75,292 17	2,464,362 81
Scottish Union & National,	8,462 55	35,000 00	5,000 00	215,726 22	.....	9,400 86	.....	273,589 63
Sun.....	72,272 00	62,370 00	18,119 00	1,062,494 06	.....	38,048 50	.....	1,253,303 56
Transatlantic.....	15,231 32	11,433 00	.....	142,349 22	.....	4,950 11	.....	173,963 65
United Fire Reinsurance.....	.....	130,710 13	.....	381,796 22	.....	38,700 00	26,000 00	577,206 35
Western.....	.....	84,250 49	500 00	470,453 47	.....	13,380 07	.....	568,584 03
Totals.....	\$871,750 33	\$1,618,802 09	\$392,545 08	\$16,955,954 54	.....	\$435,720 85	\$217,882 05	\$20,492,654 94
Grand Totals.....	\$2,258,522 84	\$4,981,964 81	\$974,598 19	\$54,828,737 88	\$30,583 44	\$1,222,140 67	\$1,500,742 54	\$65,797,290 37

TABLE 4.  
INCOME DURING THE YEAR ENDING DECEMBER 31, 1884.

NAME OF COMPANY.	Fire Premiums, Net.	Marine and Inland Premiums, Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All other Sources.	Total Income.
STOCK COMPANIES OF CONN.							
Ætna .....	\$2,358,727 57	\$167,584 69	\$2,180 00	\$416,550 00	\$9,967 29	.....	\$2,955,009 55
Connecticut .....	842,300 38	.....	26,661 88	62,394 28	.....	.....	931,356 54
Hartford .....	2,342,899 34	.....	59,767 72	131,538 70	27,945 20	.....	2,562,150 96
Meriden .....	65,556 40	.....	1,493 64	12,470 26	.....	\$2,787 72	82,308 02
National .....	451,709 23	.....	30,307 74	61,456 87	2,950 50	.....	546,424 34
Norwalk .....	9,109 86	.....	627 62	4,921 59	.....	.....	14,659 07
Orient .....	518,034 79	.....	12,486 27	54,794 15	710 00	.....	586,025 21
Peoples .....	34,111 51	.....	14,914 42	.....	.....	.....	49,025 93
Phoenix .....	2,038,470 52	.....	9,830 30	194,786 10	4,377 29	.....	2,247,464 21
Security .....	208,872 29	.....	3,502 00	13,954 27	.....	12 09	291,731 84
Totals .....	\$8,869,791 89	\$232,975 88	\$161,771 59	\$952,866 22	\$45,950 28	\$2,799 81	\$10,266,155 67
MUTUAL COMPANIES OF CONN.							
Danbury .....	\$327 58	.....	\$237 00	\$430 01	.....	.....	\$994 59
Farmers, Suffield .....	212 95	.....	.....	1 34	.....	\$1,938 50	2,152 79
Farmers, Woodbury .....	10 00	.....	.....	.....	.....	500 00	510 00
Farmington Valley .....	311 23	.....	158 50	203 55	.....	.....	673 28
Greenwich .....	591 88	.....	.....	178 69	.....	.....	770 57
Hartford County .....	42,057 00	.....	.....	16,638 20	.....	100 00	58,795 20
Harwinton .....	39 00	.....	.....	.....	.....	.....	39 00
Litchfield .....	5,068 86	.....	430 25	3,235 63	\$25 00	.....	8,759 74
Madison .....	414 37	.....	160 80	64 79	.....	.....	639 96
Middlesex .....	51,629 30	.....	.....	23,813 56	1,709 97	.....	77,152 83
New London County .....	5,126 05	.....	.....	3,712 84	.....	.....	8,838 89
Norwich .....	555 61	.....	.....	539 00	.....	1,094 61	1,094 61
Rockville .....	639 29	.....	.....	340 13	.....	.....	979 42
State .....	10,084 53	.....	124 00	1,934 00	.....	.....	12,142 53
Tolland County .....	24,663 58	.....	1,493 80	2,613 45	273 25	.....	29,044 08
Washington .....	.....	.....	.....	.....	.....	1,200 00	1,200 00
Windham County .....	12,203 98	.....	.....	3,120 34	.....	.....	15,324 32
Totals .....	\$153,935 21	.....	\$2,604 35	\$56,825 53	\$2,008 22	\$3,738 50	\$219,111 81



TABLE 4—CONTINUED.

NAME OF COMPANY.	Fire Premiums, Net.	Marine and Inland Premiums, Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All other Sources.	Total Income.
COMPANIES OF OTHER STATES.							
Agricultural .....	\$762,214 98	.....	\$50,465 47	\$27,110 21	\$6,481 00	.....	\$846,271 66
American, N. J. ....	331,419 81	.....	36,686 93	25,750 00	.....	\$10,775 52	404,632 26
American, N. Y. ....	235,980 72	.....	5,910 70	40,944 66	1,317 59	.....	284,153 67
American, Pa. ....	829,995 74	.....	15,838 09	65,601 12	.....	10,316 61	921,751 56
American Exchange .....	40,699 35	.....	360 00	11,259 79	145 00	5,750 00	58,214 14
Atlantic .....	49,763 02	\$3,037 32	.....	4,747 85	9,763 63	.....	67,311 82
Buffalo German .....	366,674 53	.....	5,701 44	23,303 25	14,394 45	2,431 28	412,504 95
Citizens, N. Y. ....	730,048 34	.....	3,450 08	34,516 47	4,753 28	.....	778,768 17
Citizens, Pa. ....	214,578 05	5,221 03	12,174 40	17,588 78	1,397 24	.....	250,959 50
Clinton .....	221,132 67	.....	1,352 00	18,294 95	.....	1,036 53	241,816 15
Commerce .....	147,376 77	.....	431 11	18,364 48	1,532 67	.....	167,705 03
Continental .....	2,320,840 78	384,079 38	18,948 68	164,873 95	45,979 74	.....	2,934,722 53
Equitable .....	180,666 59	19,851 97	1,628 00	13,563 31	2,774 10	.....	227,483 97
Farragut .....	158,768 74	.....	838 46	14,537 97	516 68	.....	174,661 85
Fire Association .....	1,431,891 64	.....	75,210 34	142,327 70	5,267 26	4,366 60	1,659,063 54
Firemen's .....	241,401 93	.....	43,115 29	33,538 68	8,459 55	185 02	326,700 47
Fireman's Fund .....	564,533 22	190,970 90	6,504 90	34,535 41	15,000 03	.....	811,544 46
First National .....	76,996 48	.....	12,282 75	.....	.....	4,807 48	94,086 71
Franklin .....	458,346 60	.....	87,455 60	33,716 48	25,431 33	3,309 62	608,259 63
German American .....	1,870,098 28	.....	.....	195,606 81	.....	.....	2,035,705 09
Germania .....	1,516,943 95	.....	9,170 75	92,528 34	.....	.....	1,618,643 04
Girard .....	310,902 64	214 70	31,661 24	17,720 87	18,343 48	.....	378,842 93
Glen Falls .....	518,379 34	.....	21,487 39	30,880 81	225 00	.....	570,972 54
Hanover .....	1,415,498 59	.....	9,399 25	95,283 84	.....	.....	1,520,181 68
Home .....	3,353,158 87	.....	71,219 91	217,930 07	.....	.....	3,642,308 85
Howard .....	281,396 53	.....	757 50	25,973 61	3,200 00	2,339 77	313,667 41
Insurance Co. of North America .....	2,176,580 23	1,487,893 34	107,521 46	280,321 55	.....	53,833 23	4,106,149 81
Insurance Co. State of Pa. ....	142,812 64	72,007 27	4,952 50	23,541 70	4,533 10	79 41	247,926 62
Jersey City .....	48,857 70	.....	5,261 29	7,749 19	1,542 51	1,080 06	64,490 75

Manufacturers & Builders	210,819 28	.....	1,382 00	22,251 23	1,250 00	8,298 71	244,001 22
Mechanics .....	225,604 70	.....	9,200 91	8,259 43	.....	.....	243,065 04
Merchants, N. J. ....	582,219 27	.....	26,013 44	25,090 25	5,208 12	.....	638,531 08
Merchants, R. I. ....	204,514 56	8,746 76	566 83	18,453 69	.....	46 89	232,328 73
Montauk .....	122,149 21	.....	1,149 00	14,801 91	.....	.....	138,100 12
Newark .....	160,871 34	.....	14,768 16	12,036 65	1,303 50	.....	188,979 65
New Hampshire .....	464,775 78	.....	.....	49,481 37	.....	.....	514,257 15
New York Bowery .....	418,988 67	.....	2,637 00	30,514 56	.....	.....	452,140 23
Niagara .....	1,303,673 29	.....	6,234 00	72,265 52	1,759 52	.....	1,383,932 33
Northwestern National	465,031 12	.....	11,695 74	38,329 23	.....	.....	533,630 28
Park .....	60,402 83	18,574 19	.....	12,900 00	956 16	.....	74,258 99
Pennsylvania .....	835,499 06	.....	9,323 02	107,450 65	250 00	717 49	953,240 22
Peoples .....	195,540 14	.....	1,203 66	15,094 35	.....	.....	211,898 15
Phenix .....	3,413,073 69	887,336 53	17,701 60	120,774 73	10,071 40	3,461 75	4,452,419 70
Prescott .....	184,565 41	.....	.....	16,454 27	.....	.....	201,019 68
Providence-Washington	414,285 42	339,395 05	.....	35,726 92	.....	.....	789,407 39
Rochester German .....	451,172 84	.....	15,177 97	9,713 24	.....	.....	476,064 05
Springfield .....	1,612,652 73	.....	17,708 70	97,762 46	3,835 30	.....	1,731,959 19
Star .....	249,827 21	.....	8,217 19	16,066 15	606 80	.....	274,717 35
Sterling .....	132,486 74	.....	2,500 00	10,596 15	.....	.....	145,582 89
Traders .....	501,713 08	2,431 11	.....	40,724 14	6,000 00	890 33	551,758 66
Union, Cal. ....	288,085 71	98,604 54	18,640 49	23,602 02	8,940 00	.....	437,872 76
Union, Pa. ....	340,857 58	376,325 91	1,820 00	23,848 32	14,382 01	.....	757,233 82
United Firemens .....	105,058 47	.....	14,211 77	20,116 79	381 55	.....	139,768 58
United States .....	95,442 69	8,995 47	15,035 00	8,732 81	.....	875 62	129,051 59
Washington .....	614,997 70	186,090 09	4,153 89	65,711 11	.....	2,535 21	873,458 00
Westchester .....	680,078 71	.....	8,463 10	27,252 71	1,996 81	.....	717,791 33
Williamsburg City .....	681,287 99	.....	22,208 20	5,402 23	15,637 22	.....	724,535 64
Totals .....	36,028,603 95	\$4,089,745 56	\$869,857 20	\$2,631,524 74	\$243,636 03	\$117,137 13	\$43,980,504 61
MUTUAL COS. OF OTHER STATES.							
Holyoke .....	\$82,673 54	.....	\$3,140 34	\$25,466 85	\$2,489 20	.....	\$113,769 93
Merchants & Farmers .....	59,097 13	.....	150 00	8,673 07	1,914 54	.....	69,834 74
Quincy .....	104,915 53	.....	4,271 40	15,192 08	682 02	.....	125,061 03
Totals .....	\$246,686 20	.....	\$7,561 74	\$49,332 00	\$5,085 76	.....	\$308,665 70



TABLE 4—CONCLUDED.

NAME OF COMPANY.	Fire Premiums, Net.	Marine and Inland Premiums, Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All other Sources.	Total Income.
COMPANIES OF OTHER COUNTRIES.							
British America .....	\$522,637 14	\$34,672 19	.....	\$28,150 42	.....	.....	\$585,459 75
City of London .....	553,220 79	.....	.....	21,268 23	.....	.....	574,489 02
Commercial Union .....	1,840,864 67	57,132 18	.....	68,154 30	\$3,205 11	.....	1,969,356 26
Fire Insurance Association .....	782,262 00	.....	.....	27,514 38	.....	.....	809,776 38
Guardian .....	635,708 48	.....	.....	17,353 57	.....	.....	653,062 05
Hamburg-Bremen .....	774,964 96	.....	\$1 150 00	35,731 71	.....	.....	811,846 67
Imperial .....	1,014,170 11	.....	.....	30,617 30	28,375 40	.....	1,072,562 81
Lancashire .....	1,074,503 84	.....	.....	53,496 48	.....	.....	1,128,000 32
Lion .....	362,454 10	.....	3,993 78	21,344 13	.....	.....	387,792 01
Liverpool & London & Globe .....	3,611,624 87	.....	52,739 61	100,340 33	49,643 11	.....	3,814,347 92
London .....	664,036 40	.....	.....	51,301 23	.....	.....	715,337 63
London & Lancashire .....	1,004,701 16	.....	.....	62,917 24	.....	.....	1,067,618 40
London & Provincial .....	337,163 33	.....	.....	11,917 75	.....	.....	349,081 08
North British & Mercantile .....	1,529,181 35	.....	.....	121,904 12	.....	.....	1,651,085 47
Northern .....	801,190 06	.....	.....	40,841 00	.....	.....	842,031 06
Norwich Union .....	727,592 96	.....	.....	30,131 39	.....	.....	757,724 35
Phoenix .....	1,227,811 37	.....	.....	43,605 00	.....	.....	1,271,416 37
Queen .....	1,174,138 90	.....	.....	46,028 11	18,088 68	.....	1,238,255 69
Royal .....	2,524,885 27	.....	.....	103,943 89	49,925 43	.....	2,678,754 59
Scottish Union .....	363,057 02	.....	15,349 47	24,874 10	.....	.....	403,280 59
Sun .....	1,219,959 52	.....	39,140 97	11,933 14	.....	.....	1,271,033 63
Transatlantic .....	257,148 98	.....	.....	14,216 10	.....	.....	271,365 08
United Fire Reinsurance .....	874,430 11	.....	.....	30,983 12	.....	.....	905,413 23
Western .....	884,354 98	72,294 20	.....	32,795 11	.....	.....	989,444 29
Totals .....	\$24,762,062 37	\$164,098 57	\$112,373 83	\$1,030,762 15	\$149,237 73	.....	\$26,218,534 65
Grand Totals .....	\$70,061,079 62	\$4,486,820 01	\$1,154,168 71	\$4,721,310 64	\$445,918 02	\$123,675 44	\$80,992,972 44

TABLE 5.

ITEMS COMPOSING THE EXPENDITURES DURING THE YEAR ENDING DECEMBER 31, 1884.

NAME OF COMPANY.	Losses.	Dividends.	Commissions and Brokerage.	Salaries and Fees.	Taxes.	All other Expenditures.	Total Expenditures.
<b>STOCK COMPANIES OF CONN.</b>							
Atna.....	\$1,424,870 40	\$720,000 00	\$410,795 39	\$155,761 95	\$50,278 04	\$125,864 84	\$2,887,570 62
Connecticut.....	504,151 05	90,000 00	129,270 17	57,042 17	20,035 40	61,969 46	862,468 25
Hartford.....	1,523,294 51	250,000 00	345,920 96	169,274 64	47,496 48	171,845 92	2,507,832 51
Meriden.....	43,110 48	16,000 00	11,171 04	5,178 34	1,292 14	3,109 21	79,861 21
National.....	236,870 28	100,000 00	69,256 87	33,261 14	12,924 45	28,876 35	481,189 09
Norwalk.....	1,854 65	4,000 00	1,805 05	1,685 00	.....	615 69	9,960 39
Orient.....	316,597 25	.....	88,741 06	39,352 39	11,925 22	48,096 70	504,712 62
Peoples.....	18,423 89	10,000 00	5,183 05	3,050 00	.....	989 76	37,646 70
Phoenix.....	1,290,204 81	280,000 00	331,998 91	95,345 03	63,654 93	181,759 46	2,242,963 14
Security.....	170,954 15	6,000 00	47,904 35	21,396 64	2,618 63	.....	248,873 77
Totals.....	\$5,530,331 47	\$1,476,000 00	\$1,442,046 85	\$581,347 30	\$210,225 29	\$623,127 39	\$9,863,078 30
<b>MUTUAL COMPANIES OF CONN.</b>							
Danbury.....	\$112 50	.....	\$34 25	\$115 00	\$153 80	\$9 38	\$424 93
Farmers, Suffield.....	1,150 00	.....	.....	280 00	.....	19 57	1,449 57
Farmers, Woodbury.....	500 00	.....	.....	.....	10 00	.....	510 00
Farmington Valley.....	.....	.....	.....	25 00	46 18	11 10	82 28
Greenwich.....	.....	.....	.....	150 00	37 21	40 00	227 21
Hartford County.....	18,993 05	.....	5,867 17	6,200 00	1,936 08	2,464 61	35,460 91
Harwinton.....	.....	.....	.....	.....	10 00	1 87	11 87
Litchfield.....	2,162 86	.....	327 45	1,275 00	523 44	155 77	4,444 52
Madison.....	.....	.....	.....	53 02	33 33	22 56	108 91
Middlesex.....	24,715 48	.....	7,747 40	6,841 68	3,045 03	15,297 71	57,647 30
New London County.....	3,973 35	.....	780 83	1,265 00	602 45	658 67	7,280 30
Norwich.....	.....	.....	.....	210 00	105 02	6 85	321 87
Rockville.....	.....	.....	94 72	.....	37 80	11 00	143 52
State.....	4,646 43	.....	1,062 99	3,000 00	317 37	674 99	9,701 78
Tolland County.....	17,540 22	.....	3,731 34	2,732 08	665 43	1,046 84	25,715 91
Washington.....	900 00	.....	28 00	15 00	.....	.....	943 00
Windham County.....	6,225 14	.....	1,824 68	1,600 00	427 20	365 85	10,442 87
Totals.....	\$80,919 03	.....	\$21,498 83	\$23,761 78	\$7,950 34	\$20,786 77	\$154,916 75

TABLE 5 — CONTINUED.

NAME OF COMPANY.	Losses.	Dividends.	Commissions and Brokerage.	Salaries and Fees.	Taxes.	All other Expenditures.	Total Expenditures.
COMPANIES OF OTHER STATES.							
Agricultural .....	\$327,060 94	\$49,975 00	\$192,960 86	\$90,273 05	\$13,223 23	\$65,285 03	\$738,778 11
American, N. J. ....	145,824 18	* 67,540 30	51,189 61	34,320 08	13,078 08	28,753 18	340,705 43
American, N. Y. ....	94,747 07	40,000 00	39,636 23	34,946 82	45,866 94	37,016 37	250,933 43
American, Pa. ....	589,598 97	40,250 00	164,177 63	125,241 11	27,170 86	6,200 37	952,638 94
American Exchange .....	13,358 10	19,785 00	6,861 36	12,650 00	1,842 31	9,091 90	63,588 67
Atlantic .....	27,178 98	.....	8,015 61	10,792 10	1,524 69	6,833 98	54,345 36
Buffalo German .....	205,516 79	30,000 00	72,907 89	19,395 05	9,368 12	23,627 90	360,545 75
Citizens, N. Y. ....	358,555 06	40,512 80	115,676 01	72,946 33	16,522 65	99,310 56	703,523 41
Citizens, Pa. ....	101,686 09	40,000 00	43,618 09	10,639 92	7,022 40	29,392 95	232,359 45
Clinton .....	115,575 92	25,000 00	44,015 88	20,198 38	4,728 89	30,858 35	240,377 42
Commerce .....	109,306 60	16,000 00	27,404 75	10,300 93	6,481 21	6,468 08	175,901 57
Continental .....	1,706,735 73	154,301 00	477,744 60	291,073 96	77,963 18	198,758 04	2,906,576 51
Equitable .....	146,628 63	11,910 50	38,009 69	29,610 79	7,881 38	.....	234,040 99
Farragut .....	92,162 30	20,000 00	24,995 16	23,660 00	3,460 16	17,103 60	181,351 22
Fire Association .....	1,937,831 05	200,000 00	301,379 78	82,125 60	60,173 43	34,715 43	1,716,225 29
Firemens .....	97,493 81	60,000 00	37,497 92	18,651 84	10,695 24	10,522 65	234,681 46
Fireman's Fund .....	416,191 89	90,000 00	87,478 99	69,034 72	13,676 65	73,211 19	749,593 44
First National .....	73,395 68	.....	14,393 56	5,106 66	1,889 32	5,588 50	100,283 72
Franklin .....	341,359 44	80,291 00	64,620 08	50,576 98	29,300 64	75,373 15	641,521 29
German American .....	1,012,590 07	140,000 00	274,845 08	142,617 77	48,761 21	157,886 26	1,776,700 39
Germania .....	889,850 88	100,000 00	250,997 77	96,629 24	33,707 32	239,712 56	1,610,807 77
Girard .....	171,268 57	72,000 00	64,224 66	35,658 66	22,928 69	30,235 17	396,315 75
Glens Falls .....	312,260 23	20,000 00	91,382 50	35,143 50	10,678 28	40,428 45	509,892 96
Hanover .....	859,629 44	100,000 00	227,574 95	58,577 86	35,057 66	292,275 20	1,573,115 11
Home .....	2,050,762 88	300,000 00	664,014 13	358,826 55	65,687 42	271,933 41	3,711,224 39
Howard .....	344,985 05	946 50	35,277 87	31,857 43	13,327 29	51,583 90	477,978 04
Insurance Co. of North America, .....	2,390,448 72	600,000 00	526,528 63	123,551 78	114,234 99	231,732 32	3,986,546 44
Insurance Co. State of Pa. ....	192,343 47	19,870 00	35,837 67	14,000 00	6,094 28	26,426 92	294,572 34
Jersey City .....	15,499 09	12,000 00	5,281 27	9,888 32	2,296 56	4,180 06	49,145 30

\* Includes dividends to policy-holders.

Manufacturers & Builders.....	104,495 26	15,064 00	44,647 09	19,492 18	4,305 31	\$12,956 88	200,960 72
Mechanics .....	142,302 73	25,000 00	45,817 96	26,891 13	5,949 36	23,301 69	269,262 87
Merchants, N. I.....	390,068 88	44,000 00	116,364 09	29,059 50	21,868 90	51,817 29	653,178 66
Merchants, R. I.....	161,355 68	6,000 00	37,817 26	28,296 03	6,952 48	.....	240,421 45
Montauk .....	77,793 73	20,000 00	23,352 38	12,904 19	1,696 68	14,033 72	149,780 70
Newark .....	92,238 98	26,725 25	32,765 02	9,780 60	7,650 29	9,899 03	179,059 17
New Hampshire.....	278,617 46	40,000 00	88,863 20	24,025 03	15,678 03	28,886 67	476,070 39
New York Bowery.....	293,072 56	36,000 00	97,115 66	35,800 00	10,243 59	12,553 51	484,785 32
Niagara .....	858,042 19	49,812 00	229,170 92	95,948 00	19,303 79	111,236 79	1,373,510 90
Northwestern National.....	252,785 42	60,000 00	82,068 64	42,780 81	12,314 20	43,238 95	493,188 02
Park .....	27,114 56	20,000 00	11,429 33	10,277 78	1,321 90	6,959 58	77,103 15
Pennsylvania.....	564,166 75	40,000 00	187,077 52	26,903 51	23,570 48	52,461 24	894,179 50
Peoples .....	108,608 99	20,000 00	42,292 30	13,110 02	2,864 42	13,792 39	200,668 12
Phenix.....	2,339,775 37	100,000 00	792,794 98	255,026 17	58,148 80	352,335 78	3,898,081 10
Prescott .....	136,034 24	6,000 00	34,589 84	11,566 00	3,079 14	12,468 68	203,737 90
Providence-Washington.....	658,113 04	16,472 35	117,282 66	30,823 17	18,970 74	63,477 82	905,139 78
Rochester German.....	243,143 96	16,000 00	101,554 58	11,353 32	12,418 81	21,273 95	405,744 62
Springfield.....	1,014,586 51	100,000 00	271,730 76	68,399 52	34,913 18	170,278 93	1,659,408 90
Star .....	193,710 43	.....	30,283 49	29,467 51	8,530 11	28,780 52	290,772 06
Sterling .....	71,480 19	13,000 00	27,723 08	18,445 83	2,479 27	12,086 31	145,214 68
Traders .....	317,474 91	50,000 00	90,785 68	36,080 25	18,436 11	15,908 56	528,685 51
Union, Cal.....	222,216 05	90,030 00	55,568 05	55,530 31	11,545 88	35,207 32	470,098 43
Union, Pa.....	621,373 12	23,750 06	129,255 45	38,224 00	21,420 66	47,498 37	881,521 66
United Firemens.....	83,535 55	18,000 00	24,167 08	10,871 47	3,315 21	8,434 64	148,323 95
United States.....	55,536 59	24,972 50	17,204 23	11,315 13	4,654 67	14,421 92	128,105 04
Washington.....	532,396 95	30,000 00	223,758 85	23,500 00	8,529 93	22,880 09	841,074 82
Westchester.....	386,139 06	39,000 00	130,530 92	28,549 96	18,906 65	81,536 09	675,662 68
Williamsburgh City.....	336,831 47	50,160 00	155,551 27	56,403 40	18,930 16	70,544 05	688,420 35
Totals.....	\$24,802,266 26	\$3,321,568 26	\$7,229,871 34	\$2,979,120 25	\$1,031,079 04	\$3,442,725 25	\$42,826,430 40
MUTUAL COS. OF OTHER STATES.							
Holyoke .....	\$23,164 62	*\$31,351 44	\$12,642 44	\$9,387 00	\$986 22	\$2,424 21	\$79,955 93
Merchants & Farmers.....	22,053 74	18,198 71	8,729 10	6,439 75	1,174 11	3,446 86	60,042 27
Quincy.....	24,347 05	36,929 33	16,635 16	9,713 20	1,837 63	4,194 50	93,656 87
Totals.....	\$69,565 41	\$86,479 48	\$38,006 70	\$25,539 95	\$3,997 96	\$10,065 57	\$233,655 07

\* Includes \$7,000 to holders of guarantee stock.



TABLE 5—CONCLUDED.

NAME OF COMPANY.	Losses.	Dividends.	Commissions and Brokerage.	Salaries and Fees.	Taxes.	All other Expenditures.	Total Expenditures.
COS. OF OTHER COUNTRIES.							
British America.....	\$416,188 51	.....	\$94,220 20	\$18,008 66	\$17,957 52	\$31,488 06	\$577,862 95
City of London.....	383,530 10	.....	129,109 38	32,862 22	19,503 17	2,580 69	567,645 56
Commercial Union.....	1,152,914 84	.....	298,810 08	126,266 89	41,246 38	124,067 21	1,743,395 40
Fire Association.....	586,156 39	.....	140,993 05	62,795 33	18,897 78	49,913 58	858,726 13
Guardian.....	421,333 79	.....	111,234 83	65,478 65	17,795 08	39,160 77	654,973 12
Hamburg-Bremen.....	555,294 99	.....	144,132 52	62,443 89	19,913 32	41,347 90	823,112 68
Imperial.....	679,009 17	.....	162,162 55	124,572 28	24,868 83	26,405 75	1,017,048 58
Lancashire.....	753,078 53	.....	166,097 56	148,438 43	29,535 01	.....	1,097,149 53
Lion.....	225,684 91	.....	52,980 85	39,030 21	11,141 25	13,966 42	342,803 64
Liverpool & London & Globe.....	2,172,558 64	.....	633,493 37	185,622 64	65,475 55	183,325 28	3,240,385 48
London.....	485,331 64	.....	103,582 54	35,447 16	21,915 45	74,958 30	721,235 09
London & Lancashire.....	770,698 42	.....	189,191 64	60,211 79	25,726 37	60,492 54	1,106,230 76
London & Provincial.....	307,886 96	.....	50,612 49	31,700 00	12,911 34	22,488 54	425,593 33
North British & Mercantile.....	1,034,179 71	.....	253,894 67	151,334 05	40,399 38	72,382 11	1,552,180 92
Northern.....	528,420 32	.....	129,945 41	63,395 02	23,793 73	69,058 92	814,433 40
Norwich Union.....	502,449 88	.....	121,554 44	62,874 60	16,470 85	43,191 03	746,540 80
Phoenix.....	841,421 82	.....	201,396 64	57,999 01	38,752 86	93,464 72	1,233,005 05
Queen.....	863,133 32	.....	155,535 38	81,843 52	37,554 24	77,993 98	1,216,060 44
Royal.....	1,603,482 54	.....	406,593 18	142,863 08	55,209 65	124,670 59	2,386,809 04
Scottish Union.....	223,746 50	.....	54,958 62	23,535 07	12,201 84	22,202 13	336,644 16
Sun.....	782,912 91	.....	218,663 69	86,394 39	36,103 30	118,802 37	1,242,786 66
Transatlantic.....	148,720 70	.....	53,997 28	12,601 91	5,686 23	16,673 45	237,649 57
United Fire Reinsurance.....	873,075 89	.....	224,735 70	64,080 33	.....	20,000 00	1,181,891 92
Western.....	736,686 48	.....	175,209 83	24,300 00	22,044 93	67,462 82	1,025,697 16
Totals.....	\$17,047,884 96	.....	\$4,326,975 90	\$1,763,839 13	\$615,064 16	\$1,396,007 22	\$25,149,771 37
Grand Totals.....	\$47,530,997 13	\$4,883,847 74	\$13,058,399 62	\$5,373,608 41	\$1,888,316 79	\$5,492,712 20	\$78,227,851 89

TABLE 6.

INCOME, EXPENDITURES, PREMIUMS RECEIVED, COMMISSIONS PAID, DURING THE YEAR 1884.

## STATISTICAL TABLES.

419

NAME OF COMPANY.	Cash Premiums Received, Gross.	Total Cash Income.	Total Cash Outgo.	Per Cent. of Outgo to Income.	Amount of Losses Paid.	Per Cent. of Losses Paid to Premiums	Commissions and Brokerage.	Per Cent. of Com. to Prem. Rec.
STOCK COMPANIES OF CT.								
Atna .....	\$2,526,312 26	\$2,955,009 55	\$2,887,570 62	97.72	\$1,424,870 40	56.40	\$410,795 39	16.26
Connecticut .....	842,300 38	931,356 54	862,468 25	92.60	504,151 05	59.85	129,270 17	15.35
Hartford .....	2,342,899 34	2,562,150 96	2,507,832 51	97.87	1,523,294 51	65.02	345,920 96	14.77
Meriden .....	65,556 40	82,308 02	79,861 21	97.03	43,110 48	65.76	11,171 04	17.04
National .....	451,709 23	546,424 34	481,189 09	88.06	236,870 28	52.44	69,256 87	15.31
Norwalk .....	9,109 86	14,659 07	9,960 39	67.94	1,854 65	20.36	1,805 05	19.81
Orient .....	518,034 79	586,025 21	504,712 62	86.12	316,597 25	61.12	88,741 06	17.13
Peoples .....	34,111 51	49,025 93	37,646 70	76.78	18,423 89	54.01	5,183 05	15.19
Phoenix .....	2,038,470 52	2,247,464 21	2,242,963 14	99.81	1,290,204 81	63.29	331,998 91	16.29
Security .....	274,263 48	291,731 84	248,873 77	85.31	170,954 15	62.33	47,904 35	17.47
Totals .....	\$9,102,767 77	\$10,266,155 67	\$9,863,078 30	96.07	\$5,530,331 47	60.75	\$1,442,046 85	15.84
MUTUAL COMPANIES OF CT.								
Danbury .....	\$327 58	\$994 59	\$424 93	42.72	\$112 50	34.34	\$34 25	10.45
Farmers, Suffolk .....	212 95	2,152 79	1,449 57	67.33	1,150 00	540.03	.....	.....
Farmers, Woodbury .....	10 00	510 00	510 00	100.00	500 00	5000.00	.....	.....
Farmington Valley .....	311 23	673 28	82 28	12.22	.....	.....	.....	.....
Greenwich .....	591 88	770 57	227 21	29.49	.....	.....	.....	.....
Hartford County .....	42,057 00	58,795 20	35,460 91	60.31	18,993 05	45.16	5,867 17	13.95
Harwinton .....	39 00	39 00	11 87	30.44	.....	.....	.....	.....
Litchfield .....	5,068 86	8,759 74	4,444 52	50.74	2,162 86	42.67	327 45	6.46
Madison .....	414 37	639 96	108 91	15.45	.....	.....	.....	.....
Middlesex .....	51,629 30	77,152 83	57,647 30	74.72	24,715 48	48.08	7,747 40	15.01
New London County .....	5,126 05	8,838 89	7,280 30	82.37	3,973 35	77.30	780 83	15.23
Norwich .....	555 61	1,094 61	321 87	29.40	.....	.....	.....	.....
Rockville .....	639 29	979 42	143 52	14.65	.....	.....	94 72	14.85
State .....	10,084 53	12,142 53	9,701 78	80.72	4,646 43	46.07	1,062 99	10.54
Tolland County .....	24,663 58	29,044 08	25,715 91	88.54	17,540 22	71.12	3,731 34	15.09
Washington .....	.....	1,200 00	943 00	78.58	900 00	.....	28 00	.....
Windham County .....	12,203 98	15,324 32	10,442 87	68.15	6,225 14	51.01	1,824 68	15.11
Totals .....	\$153,935 21	\$219,111 81	\$154,916 75	70.70	\$80,919 03	52.57	\$21,498 83	13.96



TABLE 6—CONTINUED.

NAME OF COMPANY.	Cash Premiums Received, Gross.	Total Cash Income.	Total Cash Outgo.	Per Cent. of Outgo to Income.	Amount of Losses Paid.	Per Cent. of Losses Paid to Premiums	Commissions and Brokerage.	Per Cent. of Com. to Prem. Rec.
COS. OF OTHER STATES.								
Agricultural .....	\$762,214 98	\$846,271 66	\$738,778 11	87.30	\$327,060 94	42.91	\$192,960 86	25.32
American, N. J. ....	331,419 81	404,632 26	340,705 43	84.20	145,824 18	44.00	51,189 61	15.45
American, N. Y. ....	235,980 72	284,153 67	250,933 43	88.31	94,747 07	40.15	39,636 23	16.80
American, Pa. ....	829,995 74	291,751 56	952,638 94	103.35	589,598 97	71.04	164,177 63	19.78
American Exchange. ....	40,099 35	58,214 14	63,588 67	109.06	13,358 10	32.82	6,861 36	16.86
Atlantic .....	52,800 34	67,311 82	54,345 36	80.74	27,178 98	51.47	8,015 61	15.18
Buffalo German. ....	366,674 53	412,504 95	300,545 75	87.40	205,516 79	56.05	72,967 89	19.90
Citizens, N. Y. ....	736,048 34	778,768 17	703,523 41	90.34	358,555 06	48.71	115,676 01	15.72
Citizens, Pa. ....	219,799 08	250,959 50	232,359 45	92.51	101,086 09	46.26	43,618 09	19.85
Clinton .....	221,132 67	241,816 15	240,377 42	99.40	115,575 92	52.27	44,015 88	19.90
Commerce .....	147,376 77	167,705 03	175,901 57	104.89	109,306 60	74.17	27,404 75	18.59
Continental .....	2,704,920 16	2,934,722 53	2,906,576 51	99.04	1,706,735 73	63.10	477,744 60	17.66
Equitable .....	209,518 56	227,483 97	234,940 99	102.88	146,628 63	70.00	38,009 69	18.14
Farragut .....	158,768 74	174,661 85	181,351 22	103.83	92,162 30	58.05	24,965 16	15.72
Fire Association .....	1,431,891 64	1,659,063 54	1,716,225 29	103.45	1,037,831 05	72.48	301,379 78	21.05
Firemens .....	241,401 93	326,700 47	234,681 46	71.83	97,403 81	40.35	37,407 92	15.50
Fireman's Fund .....	755,504 12	811,544 46	749,593 44	93.59	416,191 89	55.09	87,478 99	11.58
First National .....	76,996 48	608,259 63	100,283 72	106.57	73,395 68	95.32	14,303 56	18.58
Franklin .....	458,346 60	608,259 63	641,521 29	105.47	341,359 44	74.48	64,620 08	14.10
German American .....	1,870,098 28	2,035,705 09	1,776,700 39	87.27	1,012,590 07	54.15	274,845 08	14.70
Germania .....	1,516,943 95	1,618,842 04	1,610,807 77	99.51	889,850 88	58.66	250,907 77	16.54
Girard .....	311,117 34	378,642 93	396,315 75	104.61	171,268 57	55.05	64,224 66	20.64
Glens Falls .....	518,379 34	570,972 54	509,892 96	89.30	312,260 23	60.24	91,382 50	17.63
Hanover .....	1,415,498 59	1,520,181 68	1,573,115 11	103.48	859,629 44	60.73	227,574 95	16.07
Home .....	3,353,158 87	3,642,308 85	3,711,224 39	101.89	2,050,762 88	61.16	664,014 13	19.50
Howard .....	281,396 53	313,667 41	477,978 04	152.38	344,985 05	122.59	35,277 87	12.54
Ins. Co of North America, .....	3,664,473 57	4,106,149 81	3,986,546 44	97.09	2,390,448 72	65.23	526,528 63	14.37
Ins. Co, State of Pa. ....	214,819 91	247,926 62	294,572 34	118.82	192,343 47	89.53	35,837 67	16.68
Jersey City. ....	48,857 70	64,490 75	49,145 30	76.20	15,499 09	31.72	5,281 27	10.83

Manufacturers & Builders..	210,819	28	244,001	22	200,960	72	82.36	104,495	26	49.46	44,647	09	21.12
Mechanics.....	243,604	70	243,065	04	269,262	87	110.78	142,302	73	63.07	45,817	96	20.31
Merchants, N. J.....	582,219	27	638,531	08	653,178	66	102.29	390,068	88	67.00	116,364	09	19.99
Merchants, R. I.....	213,261	32	232,328	73	240,421	45	103.48	161,355	68	75.66	37,817	26	17.73
Montauk.....	122,149	21	138,100	12	149,780	70	108.46	77,793	73	63.69	23,352	38	19.12
Newark.....	168,871	34	188,979	65	179,059	17	94.75	92,238	98	57.34	32,765	02	20.37
New Hampshire.....	464,775	78	514,257	15	476,070	39	92.57	278,617	46	59.95	88,863	20	19.12
New York Bowery.....	418,988	67	432,140	23	484,785	32	107.22	293,072	56	70.00	97,115	66	20.79
Niagara.....	1,303,673	29	1,383,932	33	1,373,510	90	99.25	858,042	19	65.81	229,170	92	17.58
Northwestern National ..	483,605	31	533,030	28	493,188	02	92.42	252,785	42	52.27	82,068	64	16.97
Park.....	60,402	83	74,258	99	77,103	15	103.83	27,114	56	44.88	11,429	33	18.92
Pennsylvania.....	835,499	06	933,240	22	894,179	50	93.80	564,166	75	67.52	187,077	52	22.31
Peoples.....	195,540	14	211,898	15	200,668	12	94.70	108,608	99	55.55	42,292	30	21.63
Phenix.....	4,300,410	22	4,432,419	70	3,898,081	10	87.55	2,339,775	37	54.41	792,794	98	16.11
Prescott.....	184,565	41	201,019	68	203,737	90	101.35	136,034	24	73.70	34,589	84	18.72
Providence-Washington...	753,680	47	789,407	39	905,139	78	127.20	658,113	04	87.32	117,282	66	15.56
Rochester German .....	451,172	84	476,064	05	405,744	62	85.23	243,143	96	53.89	101,554	58	22.51
Springfield.....	1,612,652	73	1,731,959	19	1,659,408	90	95.81	1,014,086	51	62.88	271,730	76	16.85
Star.....	249,827	21	274,717	35	290,772	06	105.84	193,710	43	77.54	30,283	49	12.12
Sterling.....	132,486	74	145,582	89	145,214	68	99.75	71,480	19	53.88	27,723	08	20.93
Traders.....	504,144	19	531,758	66	528,685	51	95.82	317,474	91	62.10	90,785	68	17.99
Union, Cal.....	386,690	25	437,872	76	470,098	43	107.36	222,216	05	57.47	55,568	87	14.37
Union, Pa.....	717,183	49	737,233	82	881,521	66	116.41	621,373	12	86.67	129,255	45	18.02
United Firemens.....	105,058	47	139,768	58	148,323	95	106.12	83,535	55	79.51	24,167	08	23.00
United States.....	104,408	16	129,051	59	128,105	04	99.27	55,336	59	53.20	17,204	23	16.48
Washington.....	801,057	79	873,458	00	841,074	82	96.29	532,396	95	66.46	223,758	85	27.93
Westchester.....	680,978	71	717,791	33	675,662	68	94.13	386,139	06	56.77	130,530	92	19.19
Williamsburg City .....	681,287	99	724,535	64	688,420	35	95.02	336,831	47	49.00	155,551	27	22.83
Totals.....	\$40,118,349	51	\$43,980,504	61	\$42,826,430	40	97.38	\$24,802,266	26	61.82	\$7,229,871	34	18.02
MUT. COS. OF OTHER STATES													
Holyoke.....	\$82,673	54	\$113,769	93	\$79,955	93	70.28	\$23,164	62	28.02	\$12,642	44	14.08
Merchants & Farmers.....	59,097	13	69,834	74	60,042	27	85.98	22,053	74	37.32	8,729	10	14.77
Quincy.....	104,915	53	125,061	03	93,656	87	74.89	24,347	05	23.20	16,635	16	15.86
Totals.....	\$246,686	20	\$308,665	70	\$233,655	07	75.70	\$69,505	41	28.20	\$38,006	70	15.40

TABLE 6.—CONCLUDED.

NAME OF COMPANY.	Cash Premiums Received, Gross.	Total Cash Income.	Total Cash Outgo.	Per Cent. of Outgo to Income.	Amount of Losses Paid.	Per Cent. of Losses Paid to Premiums	Commissions and Brokerage.	Per Cent. of Com. to Prem. Rec.
COS. OF OTHER COUNTRIES.								
British America. ....	\$557,309 33	\$585,459 75	\$577,862 95	98.70	\$416,188 51	74.68	\$94,220 20	16.91
City of London. ....	553,220 79	574,489 02	567,645 56	98.81	383,530 10	69.33	129,109 38	23.34
Commercial Union. ....	1,909,356 26	1,909,356 26	1,743,305 40	88.52	1,152,914 84	60.74	298,810 08	15.74
Fire Association. ....	782,262 00	809,776 38	858,726 13	106.04	586,156 39	74.92	140,993 05	18.02
Guardian. ....	635,708 48	653,062 05	654,973 12	100.29	421,333 79	66.28	111,234 83	17.50
Hamburg-Bremen. ....	774,964 96	811,846 67	823,112 68	101.39	555,294 99	71.65	144,132 52	18.60
Imperial. ....	1,014,170 11	1,072,562 81	1,017,048 58	94.82	679,009 17	66.95	162,162 55	15.99
Lancashire. ....	1,074,503 84	1,128,000 32	1,097,149 53	97.61	753,078 53	70.09	166,097 56	15.46
Lion. ....	362,454 10	377,792 01	342,803 64	80.66	225,684 91	62.27	52,080 85	14.62
Liverpool & Lon. & Globe.	3,611,624 87	3,814,347 92	3,240,385 48	84.95	2,172,558 64	60.15	633,403 37	17.54
London. ....	664,036 40	715,337 63	721,235 09	100.82	485,331 64	72.91	103,582 54	15.59
London & Lancashire. ....	1,004,701 16	1,007,018 40	1,106,230 76	103.62	770,698 42	76.71	189,191 64	18.83
London & Provincial. ....	337,163 33	349,081 08	425,593 33	121.92	307,880 96	91.37	50,612 49	15.01
North British & Mercantile.	1,529,181 35	1,651,085 47	1,552,180 92	94.01	1,034,179 71	67.69	253,894 67	16.60
Northern. ....	801,190 06	842,031 06	814,433 40	96.72	528,420 32	65.95	129,945 41	16.22
Norwich Union. ....	727,592 96	777,724 35	746,540 80	98.52	502,449 88	69.06	121,554 44	16.71
Phoenix. ....	1,227,811 37	1,271,416 37	1,233,005 05	96.19	841,421 82	68.61	201,396 64	16.40
Queen. ....	1,174,138 90	1,238,255 69	1,216,060 44	98.20	863,133 32	73.51	155,535 38	13.11
Royal. ....	2,524,885 27	2,678,754 59	2,386,809 04	89.10	1,603,482 54	63.51	460,583 18	18.24
Scottish Union. ....	363,957 02	403,280 59	336,644 16	83.47	223,746 50	61.63	54,958 62	15.14
Sun. ....	1,219,959 52	1,271,033 63	1,242,786 66	97.78	782,912 91	64.17	218,063 69	17.91
Transatlantic. ....	257,148 98	271,365 08	237,649 57	87.58	148,720 70	57.45	53,967 28	20.91
United Fire Reinsurance. .	874,430 11	905,413 23	1,181,891 92	130.54	873,075 89	98.81	224,735 70	25.70
Western. ....	956,649 18	989,444 29	1,025,697 16	103.66	736,680 48	77.58	175,209 83	18.31
Totals. ....	\$24,926,160 94	\$26,218,534 65	\$25,149,771 37	95.92	\$17,047,884 96	68.39	\$4,326,975 90	17.36
Grand Totals. ....	\$74,547,899 63	\$80,992,972 41	\$78,227,851 89	96.58	\$47,530,967 13	63.76	\$13,058,399 62	17.51

**TABLE 7.**  
**FIRE RISKS, PREMIUMS, CENTUM, LOSSES INCURRED, AND PER CENT. THEREOF [PERPETUALS INCLUDED].**

NAME OF COMPANY.	Risks in Force at end of Year.	Risks Written During the Year.	Premiums on Risks Written During the Year.	Av. Premium Per Centum.	Losses Incurred During the Year.	Per Cent of Losses Incurred to Risks Written.
<b>STOCK COMPANIES OF CONN.</b>						
Aetna .....	\$289,246,692 00	\$231,674,285 00	\$2,626,379 93	1.13	\$1,371,114 08	.59
Connecticut .....	86,714,893 00	84,230,442 00	1,004,167 03	1.19	530,571 83	.63
Hartford .....	275,378,171 00	215,184,607 00	2,683,018 11	1.25	1,522,282 13	.71
Meriden .....	6,838,993 00	7,532,445 00	90,389 33	1.20	40,342 25	.54
National .....	47,426,668 00	40,781,908 00	490,031 85	1.20	235,008 61	.58
Norwalk .....	1,279,944 00	1,161,953 82	12,114 66	1.04	1,723 15	.15
Orient .....	49,016,242 00	47,276,498 00	619,654 02	1.31	327,017 84	.69
Peoples .....	3,547,818 03	2,829,067 02	35,753 59	1.26	16,332 14	.58
Phoenix .....	208,150,227 00	179,295,193 00	2,191,395 66	1.22	1,285,254 17	.72
Security .....	18,002,295 00	19,546,295 00	234,247 40	1.20	126,386 47	.65
Totals .....	\$985,601,943 03	\$829,512,693 84	\$9,987,151 58	1.20	\$5,456,032 67	.66
<b>MUTUAL COMPANIES OF CONN.</b>						
Danbury .....	\$386,060 00	\$48,475 00	\$327 58	.68	\$112 50	.23
Farmers, Suffield .....	425,959 00	52,795 00	212 95	.40	1,150 00	2.18
Farmers, Woodbury .....	None.	3,000 00	10 00	.33	.....	.....
Farmington Valley .....	98,510 00	13,380 00	311 23	2.32	.....	.....
Greenwich .....	328,552 00	88,550 00	591 88	.67	.....	.....
Hartford County .....	22,732,333 99	8,263,920 48	42,057 00	.51	20,371 55	.25
Harwinton .....	244,550 00	39,755 00	39 00	.098	.....	.....
Litchfield .....	4,334,287 83	1,420,686 33	5,068 86	.36	5,470 87	.38
Madison .....	303,725 00	47,306 00	414 37	.88	.....	.....
Middlesex .....	29,556,557 01	8,022,827 41	51,629 30	.64	27,308 68	.34
New London County .....	2,567,263 66	909,663 16	5,126 05	.56	3,372 35	.37
Norwich .....	214,040 00	214,040 00	555 61	.26	.....	.....
Rockville .....	239,792 00	105,623 00	639 29	.60	.....	.....
State .....	3,873,382 32	1,511,758 60	10,084 53	.67	4,646 43	.31
Tolland County .....	9,510,750 00	3,079,553 00	24,663 58	.80	20,016 47	.65
Washington .....	514,071 00	157,636 00	.....	.....	900 00	.57
Windham County .....	6,688,196 00	1,626,386 00	12,203 98	.75	6,225 14	.38
Totals .....	\$82,018,029 81	\$25,605,354 98	\$153,935 21	.60	\$89,573 99	.35



TABLE 7—CONTINUED.

NAME OF COMPANY.	Risks in Force at end of Year.	Risks Written During the Year.	Premiums on Risks Written During the Year.	Av. Premium Per Centum.	Losses Incurred During the Year.	Per Cent. of Losses Incurred to Risks Written.
COMPANIES OF OTHER STATES.						
Agricultural.....	\$228,978,444 00	\$92,868,752 00	\$84,413 47	.91	\$332,457 05	.36
American, N. J.....	48,739,585 56	50,115,602 00	493,027 30	.78	143,956 99	.29
American, N. Y.....	52,120,371 00	67,385,993 00	294,641 16	.44	93,198 01	.14
American, Pa.....	96,810,046 00	83,279,006 00	1,005,989 07	1.21	605,050 38	.73
American Exchange.....	9,236,560 00	11,285,532 00	51,791 65	.46	11,556 54	.10
Atlantic.....	4,311,094 70	5,257,520 72	57,093 04	1.09	22,538 84	.43
Buffalo German.....	47,686,627 00	43,553,271 00	466,262 32	1.05	211,049 49	.48
Citizens, N. Y.....	83,241,496 63	87,957,455 23	80,792 30	.93	345,901 66	.39
Citizens, Pa.....	17,841,627 00	21,072,256 00	252,480 23	1.20	103,530 01	.49
Clinton.....	26,568,453 00	39,875,286 00	267,688 09	.67	100,954 26	.25
Commerce.....	15,570,568 00	16,492,616 00	169,214 19	1.03	103,577 84	.63
Continental.....	404,458,595 00	383,427,946 00	2,816,860 89	.73	1,370,402 62	.30
Equitable.....	18,396,037 46	18,949,051 55	214,365 90	1.13	113,080 66	.59
Farragut.....	28,318,195 00	28,437,071 00	179,527 68	.63	86,832 76	.28
Fire Association.....	241,642,250 00	135,261,652 00	1,692,970 43	1.25	1,035,496 00	.76
Firemans.....	33,509,363 00	31,478,539 00	261,194 87	.83	89,073 84	.28
Fireman's Fund.....	50,436,138 62	56,025,170 98	785,999 57	1.40	345,907 43	.62
First National.....	6,068,745 00	5,300,771 00	84,472 78	1.59	70,245 97	1.33
Franklin.....	137,549,220 55	53,557,826 00	596,425 79	1.11	337,391 46	.63
German American.....	305,577,437 00	243,752,283 00	2,311,413 90	.95	1,039,317 36	.43
Germania.....	174,228,900 00	172,776,647 00	1,763,184 54	1.02	975,571 26	.56
Girard.....	47,689,447 00	34,680,042 00	357,920 56	1.03	188,069 58	.51
Glens Falls.....	86,341,372 00	56,786,321 00	590,072 11	1.04	311,209 04	.55
Hanover.....	157,750,592 03	144,248,519 00	1,580,661 57	1.09	916,290 92	.64
Home.....	488,412,737 00	349,999,679 00	3,811,427 76	1.09	2,164,128 20	.61
Howard.....	22,889,750 00	49,867,628 00	477,880 54	.96	315,676 75	.61
Insurance Co. of North America.....	293,308,705 71	193,022,843 00	2,499,256 31	1.21	1,500,040 33	.77
Insurance Co. State of Pa.....	19,322,421 00	16,719,624 00	179,906 70	1.07	99,935 71	.60
Jersey City.....	10,993,812 00	6,744,262 00	53,219 04	.71	14,731 40	.22

Manufacturers & Builders.....	30,674,496 00	35,978,250 00	234,871 30	.65	108,603 30	.30
Mechanics.....	30,348,824 93	33,246,444 64	285,313 85	.86	141,670 15	.43
Merchants, N. J.....	65,994,389 00	61,176,233 00	659,691 75	1.08	407,457 78	.67
Merchants, R. I.....	20,348,971 00	19,972,738 00	230,176 12	1.15	146,744 94	.73
Montauk.....	16,125,349 00	17,170,608 00	140,195 55	.82	80,900 94	.47
Newark.....	24,445,273 00	22,138,276 00	179,372 81	.81	92,590 17	.42
New Hampshire.....	41,024,391 00	49,834,340 00	560,658 90	1.13	264,925 68	.53
New York Bowery.....	56,424,380 00	51,457,476 00	452,041 45	.88	318,338 06	.62
Niagara.....	157,820,280 00	161,138,553 00	1,952,627 25	1.03	855,062 72	.53
Northwestern National.....	52,468,125 00	47,561,795 00	520,580 87	1.00	255,087 45	.54
Park.....	8,525,583 00	11,157,308 00	64,429 45	.58	26,013 50	.23
Pennsylvania.....	99,728,469 00	74,212,281 00	1,001,705 57	1.33	594,676 82	.80
Peoples.....	23,843,827 00	26,357,350 00	223,523 85	.85	126,774 92	.48
Phenix.....	356,094,754 00	378,602,883 00	4,039,272 59	1.07	1,743,715 78	.46
Prescott.....	19,182,210 00	17,666,497 00	210,020 44	1.19	126,498 74	.72
Providence-Washington.....	42,923,319 00	58,208,482 00	581,367 38	1.00	375,788 66	.64
Rochester German.....	44,853,793 00	45,494,753 00	537,198 91	1.18	249,115 41	.55
Springfield.....	151,350,979 00	136,691,800 00	1,913,685 51	1.40	1,057,470 60	.63
Star.....	22,617,452 50	32,328,659 88	305,637 46	.94	184,142 93	.57
Sterling.....	16,683,984 00	19,349,046 00	154,986 40	.80	70,300 60	.36
Traders.....	35,703,362 00	50,820,796 00	668,330 60	1.31	341,600 45	.67
Union, Cal.....	25,227,255 00	27,266,093 00	347,570 75	1.27	203,475 70	.75
Union, Pa.....	35,303,850 00	37,436,987 00	412,509 82	1.10	247,764 89	.66
United Firemens.....	28,259,979 00	15,172,113 00	166,214 40	1.06	85,766 06	.57
United States.....	13,271,120 00	17,704,113 00	114,085 78	.64	43,919 12	.25
Washington.....	50,575,167 00	63,762,015 00	778,161 07	1.22	422,393 00	.66
Westchester.....	96,644,975 00	78,490,347 00	748,355 88	.95	384,830 77	.49
Williamsburg.....	99,986,868 00	141,627,124 00	810,135 51	.57	336,326 56	.24
Totals.....	\$4,824,450,006 69	\$4,232,32,727 00	\$42,869,874 98	1.01	\$22,333,128 06	.53
MUTUAL COS. OF OTHER STATES.						
Holyoke.....	\$20,925,653 53	\$6,348,779 75	\$84,149 53	1.33	\$20,364 62	.32
Merchants & Farmers.....	16,032,248 00	4,490,926 00	60,471 36	1.35	26,053 74	.58
Quincy.....	27,445,331 00	7,455,420 00	104,915 53	1.41	23,101 43	.31
Totals.....	\$64,403,235 53	\$18,295,125 75	\$249,536 42	1.36	\$69,519 79	.38



TABLE 7—CONCLUDED.

NAME OF COMPANY.	Risks in Force at end of Year.	Risks Written During the Year.	Premiums on Risks Written During the Year.	Av. Premium Per Centum.	Losses Incurred During the Year.	Per Cent. of Losses Incurred to Risks Written.
COMPANIES OF OTHER COUNTRIES.						
British America .....	\$46,530,106 00	\$47,058,161 00	\$599,481 82	1.27	\$393,785 44	.84
City of London .....	42,985,239 34	54,579,259 50	720,316 67	1.32	364,744 88	.67
Commercial Union .....	238,830,215 00	244,446,652 00	2,312,114 78	.95	1,129,499 26	.46
Fire Association .....	67,497,855 70	78,172,752 54	998,697 88	1.28	582,406 84	.74
Guardian .....	83,416,684 93	84,328,439 61	926,344 46	.86	439,841 23	.52
Hamburg-Bremen .....	71,978,707 00	82,930,401 00	943,626 65	1.14	574,179 99	.69
Imperial .....	96,772,282 03	99,796,844 75	1,241,124 88	1.24	707,849 60	.71
Lancashire .....	120,749,425 00	126,701,643 00	1,305,054 03	1.04	735,413 16	.58
Lion .....	28,586,603 00	48,262,385 00	616,388 86	1.28	218,568 77	.45
Liverpool & London & Globe .....	512,226,180 00	519,100,015 00	4,484,427 51	.86	2,195,412 29	.42
London .....	101,683,435 00	97,431,444 00	858,183 02	.88	482,000 00	.49
London & Lancashire .....	125,605,205 00	129,561,800 00	1,256,551 32	.97	748,650 56	.58
London & Provincial .....	31,289,252 00	34,255,937 00	423,926 31	1.24	289,316 25	.84
North British & Mercantile .....	233,304,514 00	220,025,598 00	1,928,766 27	.88	1,056,972 60	.48
Northern .....	76,310,922 70	83,240,820 00	962,700 23	1.16	519,858 46	.62
Norwich Union .....	85,374,190 00	94,148,247 00	905,832 50	.96	491,806 00	.52
Phoenix .....	172,096,095 00	181,789,277 00	1,575,940 55	.87	834,566 82	.46
Queen .....	157,142,903 00	149,358,689 00	1,538,896 11	1.03	888,302 87	.59
Royal .....	354,671,387 11	356,068,207 23	3,230,938 59	.91	1,693,187 51	.48
Scottish Union .....	36,488,295 00	59,319,680 00	676,705 93	1.15	219,929 44	.37
Sun .....	197,229,796 00	145,165,374 00	1,496,571 89	1.03	833,248 91	.57
Transatlantic .....	21,623,664 00	22,636,936 00	289,395 41	1.28	145,855 77	.64
United Fire Reinsurance .....	62,949,839 86	35,660,202 73	363,385 04	1.02	911,559 75	.26
Western .....	64,944,074 00	72,564,136 00	1,086,043 14	1.50	688,230 28	.95
Totals .....	\$3,030,287,020 67	\$3,066,602,901 36	\$30,541,323 85	.99	\$17,145,186 60	.56
Grand Totals .....	\$8,986,760,235 73	\$8,172,248,802 93	\$83,801,822 04	1.03	\$45,093,441 11	.55

TABLE 8.  
FIRE BUSINESS TRANSACTED IN CONNECTICUT DURING THE YEAR ENDING DECEMBER 31, 1884.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Incurred.	Per Cent. of Loss to Premium.	Losses Paid.
STOCK COMPANIES OF CONN.					
Ætna .....	\$12,619,281 00	\$109,443 81	\$36,997 11	33.80	\$29,156 01
Connecticut .....	3,306,900 00	37,819 31	8,318 75	22.00	6,604 40
Hartford .....	6,917,093 00	79,546 57	36,069 50	46.10	40,801 95
Meriden .....	2,145,870 00	25,965 02	11,909 00	45.87	11,518 27
National .....	3,013,507 00	31,645 61	9,102 56	28.76	10,587 56
Norwalk .....	1,161,953 82	13,765 69	1,723 15	12.52	1,854 65
Orient .....	2,389,357 00	23,793 45	12,062 14	50.70	13,066 72
Peoples .....	1,969,053 71	24,483 89	8,002 95	32.69	8,002 95
Phoenix .....	8,043,833 00	75,493 52	22,705 31	30.08	22,993 39
Security .....	2,678,373 00	28,238 55	8,295 48	29.38	6,989 06
Totals .....	\$44,245,241 53	\$450,195 42	\$155,785 95	34.60	\$151,574 96
MUTUAL COMPANIES OF CONN.					
Danbury .....	\$48,475 00	\$327 58	\$112 50	34.34	\$112 50
Farmers, Suffield .....	52,795 00	212 95	1,150 00	540.03	1,150 00
Farmers, Woodbury .....	3,000 00	10 00	500 00	5000.00	500 00
Farmington Valley .....	13,380 00	311 23	.....	.....	.....
Greenwich .....	88,550 00	591 88	.....	.....	.....
Hartford County .....	8,263,920 48	42,057 00	20,371 55	48.44	18,993 05
Harwinton .....	39,755 00	39 00	.....	.....	.....
Litchfield .....	1,420,686 33	5,068 86	5,470 87	107.93	2,162 86
Madison .....	47,306 00	414 37	.....	.....	.....
Middlesex .....	8,022,827 41	51,629 30	27,308 68	52.89	24,715 48
New London County .....	909,663 16	5,126 05	3,372 35	65.79	3,973 35
Norwich .....	214,040 00	555 61	.....	.....	.....
Rockville .....	105,623 00	639 29	.....	.....	.....
State .....	1,511,758 60	10,084 53	4,646 43	46.07	4,646 43
Tolland County .....	3,079,553 00	24,663 58	20,016 47	81.16	17,540 22
Washington .....	157,630 00	.....	900 00	.....	900 00
Windham County .....	1,626,386 00	12,203 98	6,225 14	50.93	6,225 14
Totals .....	\$25,605,354 98	\$153,935 21	\$90,073 99	58.51	\$80,919 03

TABLE 8—CONTINUED.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Incurred.	Per Cent. of Loss to Premium.	Losses Paid.
STOCK COS. OF OTHER STATES.					
Agricultural .....	\$4,567,873 00	\$28,739 75	\$9,656 69	33.60	\$11,231 69
American, N. J. ....	781,220 00	7,345 66	2,999 70	40.84	2,974 70
American, N. Y. ....	681,315 67	6,345 70	172 38	2.72	172 38
American, Pa. ....	1,687,760 00	19,389 46	11,505 76	59.34	10,405 76
American Exchange .....	117,200 00	966 55	5 00	.52	5 00
Atlantic .....	148,191 42	1,631 03	282 69	17.33	192 41
Buffalo German .....	662,694 00	6,262 02	4,536 13	72.75	4,536 13
Citizens, N. Y. ....	1,425,616 73	15,185 88	2,484 41	16.36	7,075 11
Citizens, Pa. ....	160,252 00	1,396 75	75 00	5.37	75 00
Clinton .....	395,597 00	4,003 32	3,220 93	80.46	3,220 93
Commerce .....	601,986 00	6,745 11	5,716 19	84.75	6,615 47
Continental .....	5,098,562 00	52,628 40	24,175 53	45.94	24,793 33
Equitable .....	528,009 10	6,155 59	4,557 24	74.03	4,829 96
Farragut .....	294,057 87	3,275 29	3,054 13	93.25	3,054 13
Fire Association .....	2,007,288 29	25,516 78	7,714 68	30.23	6,842 54
Firemens .....	1,119,145 88	9,891 78	8,762 45	88.58	9,945 54
Fireman's Fund .....	600,429 67	6,829 83	7,998 13	117.11	7,998 13
First National .....	151,194 00	2,125 77	5,996 63	282.09	6,989 88
Franklin .....	1,715,889 95	18,072 71	1,848 80	10.23	8,147 10
German American .....	3,847,506 00	40,179 20	12,931 13	32.18	12,794 36
Germania .....	1,776,246 00	19,815 11	15,458 25	78.01	14,131 24
Girard .....	710,297 00	6,207 27	879 97	14.18	879 97
Glen Falls .....	979,608 00	8,434 46	2,762 55	32.75	3,246 80
Hanover .....	2,556,158 66	28,488 26	10,668 52	37.45	9,376 51
Home .....	6,024,478 00	57,581 31	20,632 08	35.83	24,188 78
Howard .....	1,349,936 00	14,720 91	10,081 54	68.48	15,280 15
Insurance Co. of North America,	4,270,955 00	46,421 61	16,570 74	35.70	18,154 07
Insurance Co. State of Pa. ....	223,694 00	2,133 81	1,109 58	52.00	1,109 58
Jersey City .....	474,194 00	4,124 13	44 29	1.07	44 29

Manufacturers & Builders .....	272,764 00	3,312 26	2,196 73	66.32	\$3,170 98
Mechanics .....	811,732 18	9,221 72	6,712 43	72.79	8,490 76
Merchants, N. J. ....	1,309,937 00	14,009 01	4,212 51	30.07	4,991 86
Merchants, R. I. ....	667,776 00	7,723 38	5,672 45	73.45	5,672 45
Montauk .....	361,169 00	3,159 69	2,207 44	69.86	2,207 44
Newark .....	415,497 11	3,991 63	2,153 64	53.95	2,547 33
New Hampshire .....	1,267,429 00	20,740 68	10,085 58	48.63	18,486 83
New York Bowery .....	1,350,547 99	14,986 29	6,002 46	40.00	8,013 97
Niagara .....	2,826,196 00	32,022 21	12,071 24	37.69	13,798 38
Northwestern National .....	377,016 00	4,749 88	3,072 80	64.69	3,072 80
Park .....	233,105 00	1,302 79	102 40	7.84	102 40
Pennsylvania .....	834,741 35	11,423 95	1,345 04	11.77	1,349 28
Peoples .....	462,723 00	5,424 65	8,979 83	165.72	8,073 41
Phenix .....	2,020,318 00	22,475 46	13,951 28	62.08	11,949 84
Prescott .....	463,450 00	7,147 58	7,217 20	100.97	7,217 20
Providence-Washington .....	1,044,353 00	11,256 97	7,852 66	69.76	7,004 39
Rochester German .....	485,231 00	6,466 93	6,114 78	96.10	6,124 78
Springfield .....	2,822,307 00	33,328 51	14,373 73	43.13	14,329 53
Star .....	267,729 00	3,914 07	1,130 75	28.89	897 90
Sterling .....	177,785 00	1,768 85	64 30	3.64	64 30
Traders .....	656,206 58	8,680 82	2,797 01	32.22	2,797 01
Union, Cal. ....	None.	None.	None.	.....	None.
Union, Pa. ....	1,445,495 93	12,303 31	5,344 11	43.44	6,982 82
United Firemen's .....	None.	None.	None.	.....	None.
United States .....	102,960 00	1,233 72	14 89	1.21	14 89
Washington .....	1,821,110 00	14,713 69	3,585 06	23.69	3,525 06
Westchester .....	1,436,248 00	14,014 54	4,940 18	35.25	5,931 85
Williamsburg .....	2,745,620 00	26,504 35	7,827 98	29.53	7,827 98
Totals .....	\$71,545,902 38	\$746,484 39	\$335,929 60	45.00	\$372,956 38
MUTUAL COS. OF OTHER STATES.					
Holyoke .....	\$502,786 00	\$4,420 31	\$513 66	11.62	513 66
Merchants & Farmers .....	364,332 00	3,061 87	1,161 92	37.94	1,161 92
Quincy .....	47,300 00	527 75	None.	.....	None.
Totals .....	\$914,418 00	\$8,009 93	\$1,675 58	20.92	\$1,675 58

TABLE 8—CONCLUDED.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Incurred.	Per Cent. of Loss to Premium.	Losses Paid.
COS. OF OTHER COUNTRIES.					
British America.....	\$691,380 00	\$8,996 37	\$6,357 25	70.66	\$6,357 25
City of London.....	534,404 00	7,381 05	6,627 12	91.14	8,920 91
Commercial Union.....	2,620,295 00	24,892 81	8,432 87	33.88	10,562 88
Fire Insurance Association.....	609,387 50	8,315 03	6,776 84	81.50	6,762 50
Guardian.....	1,395,850 50	16,863 09	5,096 21	30.22	7,322 38
Hamburg-Bremen.....	579,858 00	7,102 38	4,125 92	58.08	5,099 43
Imperial.....	1,387,686 85	19,941 61	7,922 97	48.76	10,707 22
Lancashire.....	1,333,664 00	16,176 42	3,048 53	18.85	7,595 37
Lion.....	732,895 00	7,504 37	1,151 29	15.34	1,151 29
Liverpool & London & Globe.....	4,701,900 00	49,612 58	23,306 19	46.98	23,304 19
London.....	1,241,074 00	13,959 48	9,205 00	67.39	11,205 17
London & Lancashire.....	978,695 43	13,037 93	1,345 04	10.32	1,349 28
London & Provincial.....	671,409 00	9,670 22	6,622 98	68.49	9,354 61
North British & Mercantile.....	2,890,068 00	31,775 34	21,804 13	68.62	20,914 37
Northern.....	1,331,515 00	17,759 39	9,718 83	54.72	7,218 83
Norwich Union.....	1,630,637 00	19,303 39	8,084 54	41.88	7,884 17
Phoenix.....	1,365,336 00	16,510 27	6,406 00	38.80	7,883 11
Queen.....	3,050,984 00	26,771 34	11,760 94	43.93	12,895 04
Royal.....	2,071,045 93	25,977 52	15,065 22	57.99	15,838 39
Scottish Union & National.....	987,370 00	10,588 61	1,404 60	13.27	2,378 88
Sun.....	1,280,262 00	10,866 24	4,141 00	38.11	4,243 54
Transatlantic.....	325,538 00	3,663 79	75 16	2.05	1,211 32
United Fire Rensurance.....	967,250 00	12,083 00	7,255 47	60.05	7,100 38
Western.....	207,821 00	2,982 76	68 31	2.29	68 31
Totals.....	\$33,586,326 21	\$381,434 99	\$177,602 41	46.56	\$197,238 82
Grand Totals.....	\$175,897,243 10	\$1,740,059 94	\$761,067 53	43.74	\$804,364 77



TABLE 9.

FIRE RISKS WRITTEN, PREMIUMS RECEIVED &amp; AVERAGE PREMIUM P. C. IN 1882, 1883 &amp; 1884 [Exclusive of Perpetuals].

NAME OF COMPANY.	1882.			1883.			1884.			AV. PREMIUM PER CENT.		
	Risks Written.	Premiums on do.		Risks Written.	Premiums on do.		Risks Written.	Premiums on do.		1882.	1883.	1884.
<b>STOCK COS. OF CT.</b>												
Aetna .....	\$232,478,592	\$2,326,376 99		\$235,468,652	\$2,540,423 66		\$231,674,285	\$2,626,379 93		1.00	1.07	1.13
Connecticut .....	81,295,879	839,370 41		83,737,730	928,220 50		84,230,442	1,004,167 03		1.03	1.11	1.19
Hartford .....	198,861,902	2,239,980 52		215,994,435	2,607,999 22		215,184,607	2,683,918 11		1.13	1.2	1.25
Meriden .....	6,542,283	70,389 42		7,452,620	84,959 87		7,532,445	90,389 33		1.08	1.14	1.20
National .....	41,875,645	420,272 69		40,270,215	451,023 74		40,781,908	490,031 85		1.00	1.11	1.20
Norwalk .....	1,193,764	10,534 21		1,204,086	11,213 52		1,161,954	12,114 66		.88	.93	1.04
Orient .....	38,575,646	468,765 41		40,497,328	517,771 44		47,276,498	619,054 02		1.22	1.28	1.31
Peoples .....	2,763,009	30,491 82		2,714,435	30,660 46		2,829,067	35,753 59		1.1	1.13	1.26
Phoenix .....	171,042,778	1,941,944 51		179,644,231	2,030,162 19		179,295,193	2,191,395 66		1.14	1.13	1.22
Security .....	18,305,607	164,833 35		20,178,352	225,190 45		19,546,295	234,247 40		.9	1.12	1.20
Totals .....	\$792,935,195	\$8,512,968 33		\$827,162,084	\$9,427,625 05		\$829,512,694	\$9,987,151 58		1.07	1.14	1.20
<b>MUTUAL COS. OF CT.</b>												
Danbury .....				\$47,600	\$476 93		\$48,475 00	327 58		.....	1.	.68
Farmers, Suffield ..				55,875	210 10		52,795 00	212 95		.....	.37	.40
Farmers, Woodbury ..				36,200	25 00		3,000 00	10 00		.....	.07	.33
Farmington Valley ..				11,455	207 12		13,380 00	311 23		.....	1.81	2.32
Greenwich .....				94,456	608 73		88,550 00	591 88		.....	.64	.67
Hartford County .....				8,249,549	41,857 14		8,263,920 48	42,057 00		.....	.51	.51
Harwinton .....				59,100	50 00		39,755 00	39 00		.....	.09	.08
Litchfield .....				1,567,847	5,903 60		1,420,686 33	5,068 86		.....	.38	.36
Madison .....				58,005	469 32		47,306 00	414 37		.....	.81	.88
Middlesex .....				8,163,401	54,826 69		8,022,827 41	51,629 30		.....	.67	.64
New London County ..				852,627	4,894 32		909,663 16	5,126 05		.....	.57	.56
Norwich .....				216,140	554 37		214,040 00	555 61		.....	.26	.26
Rockville .....				73,622	456 47		105,623 00	639 29		.....	.62	.60
State .....				1,496,912	8,761 37		1,511,758 60	10,084 53		.....	.58	.67
Tolland County .....				2,913,645	24,823 56		3,079,553 00	24,663 58		.....	.85	.80
Washington .....				215,920	271 25		157,636 00	.....		.....	.13	.....
Windham County .....				1,554,796	13,391 75		1,626,386 00	12,203 98		.....	.81	.75
Totals .....				\$25,767,150	\$157,787 72		\$25,605,354 98	\$153,935 21		.....	.61	.60



TABLE 9 — CONTINUED.

NAME OF COMPANY.	1882.		1883.		1884.		AV. PREMIUM PER CENT.	
	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	1882.	1883.
Stock Cos. of other States.								
Agricultural.....	\$81,554,794	\$701,998 55	\$90,898,386	\$784,087 54	\$92,808,752	\$843,413 47	.86	.91
American, N. J.....	33,772,933	252,517 84	37,837,939	303,845 18	50,115,602	403,027 30	.75	.80
American, N. Y.....	68,631,862	247,567 59	69,887,096	301,390 99	67,385,993	294,641 16	.36	.43
American, Pa.....	59,895,015	636,274 50	72,892,533	876,707 68	82,117,281	972,802 50	1.06	1.18
American Exchange.	11,307,396	44,936 34	17,888,049	48,446 23	11,285,532	51,791 65	.39	.45
Atlantic.....	5,092,760	53,574 15	5,848,606	58,397 56	5,257,521	57,093 04	1.05	1.00
Buffalo German.....	40,899,711	418,293 13	43,557,949	456,385 46	43,553,271	460,262 32	1.02	1.05
Citizens, N. Y.....	82,871,302	425,124 13	67,477,475	433,012 28	87,957,455	820,792 30	.51	.64
Citizens, Pa.....	.....	.....	12,319,318	128,731 16	21,072,256	252,480 23	.....	1.04
Clinton.....	.....	.....	39,463,033	265,818 38	39,875,286	267,688 09	.....	.67
Commerce.....	14,688,619	130,200 21	17,091,073	162,064 29	16,492,616	169,214 19	.89	.95
Commercial.....	40,572,560	390,111 58	37,021,248	436,938 39	.....	.....	.96	1.18
Continental.....	303,927,822	2,202,548 29	380,112,398	2,730,081 57	383,427,946	2,816,860 89	.72	.73
Equitable.....	19,666,160	204,645 76	21,735,373	246,016 88	18,949,052	214,365 90	1.04	1.13
Farragut.....	31,288,626	172,576 62	30,209,068	183,866 76	28,437,071	179,527 68	.55	.61
Fire Association....	125,926,167	1,795,835 16	144,933,934	1,786,160 42	133,101,652	1,644,585 59	1.35	1.23
Firemen.....	27,990,803	207,060 48	31,010,656	236,664 35	31,478,539	261,194 87	.74	.76
Fireman's Fund.....	51,630,943	638,999 21	58,086,433	787,356 21	56,025,171	785,999 57	1.24	1.36
First National.....	8,712,443	107,287 11	7,184,601	94,159 24	5,300,771	84,472 78	1.23	1.31
Franklin.....	57,455,807	576,316 32	59,778,787	638,603 14	52,359,651	557,018 28	1.00	1.06
German American..	188,134,696	1,751,028 38	251,169,002	2,065,043 28	243,752,283	2,311,413 90	.93	.82
Germania.....	145,920,690	1,279,342 27	143,049,979	1,333,859 80	172,776,647	1,763,184 54	.88	.93
Girard.....	35,999,281	349,512 54	37,437,084	376,387 98	34,356,542	348,797 78	.97	1.00
Glens Falls.....	46,663,618	464,370 27	54,897,709	560,997 37	56,786,321	590,072 11	.99	1.02
Hanover.....	126,484,515	1,223,378 86	125,759,175	1,257,725 39	144,248,519	1,580,661 57	.97	1.00
Home.....	285,409,830	2,944,639 83	313,347,287	3,459,544 38	349,999,679	3,811,427 76	1.03	1.10
Howard.....	43,400,307	421,959 72	56,527,225	547,531 15	49,867,628	477,880 54	.97	.97
Ins. Co. of N. America	182,268,497	2,042,200 39	228,467,316	2,443,116 40	190,401,393	2,437,331 01	1.12	1.07
Ins. Co. State of Pa.,	17,786,465	170,659 27	16,808,713	161,477 26	16,604,446	176,036 70	.96	1.06
Irving.....	.....	.....	19,222,599	199,325 47	.....	.....	.....	1.04
Jersey City.....	7,214,580	51,296 90	6,903,854	52,603 78	6,744,262	53,219 04	.71	.76
Manufs. & Builders..	26,362,607	129,628 34	27,732,797	164,190 00	35,978,250	234,871 30	.49	.65

Manufacturers.....	80,154,705	627,342 11	101,599,177	899,716 04	.....	.....	.....	78	89
Mechanics.....	30,577,902	206,930 77	33,640,166	270,208 95	33,246,445	285,313 85	168	.86	.8
Merchants, N. J.....	58,558,568	508,002 19	64,821,126	647,463 46	61,176,233	659,691 75	.87	1.	1.08
Merchants, R. I.....	21,079,072	230,466 73	23,259,526	269,706 90	19,972,738	230,176 12	1.09	1.16	1.15
Montauk.....	15,391,759	100,296 87	17,429,288	130,409 28	17,170,068	140,195 55	.05	.75	.82
Newark.....	26,040,211	215,702 75	22,347,247	186,690 79	22,138,276	179,372 81	.83	.84	.81
New Hampshire.....	35,272,500	397,861 67	39,774,387	517,934 05	49,834,340	506,658 90	1.13	1.3	1.13
New York Bowery.....	52,221,328	352,806 11	56,209,639	380,887 57	51,457,476	452,041 45	.68	.68	.88
Niagara.....	139,754,195	1,168,142 92	158,448,325	1,595,521 97	161,138,553	1,652,627 25	.84	1.01	1.03
Northwestern Nat.....	37,352,091	382,034 03	46,566,225	475,848 68	47,561,795	520,580 87	1.02	1.02	1.09
Park.....	12,594,754	69,155 42	13,067,944	72,884 25	11,157,308	64,429 45	.55	.56	.58
Pennsylvania.....	70,122,743	805,511 08	73,859,254	943,996 65	76,331,751	979,074 65	1.15	1.28	1.34
Peoples.....	16,113,976	118,754 35	19,485,266	167,556 67	26,357,350	223,523 85	.74	.86	.85
Phoenix.....	259,486,075	2,474,698 57	271,737,417	2,977,323 22	378,692,883	4,039,272 59	.95	1.1	1.07
Prescott.....	16,619,217	178,588 04	17,361,693	194,292 14	17,666,497	210,020 44	1.07	1.11	1.19
Providence-Wash'n.....	56,837,387	462,932 19	70,555,204	649,529 80	58,208,482	581,367 38	.81	.93	1.00
Rochester German.....	33,728,473	340,818 43	38,792,831	412,926 43	45,494,753	537,198 91	1.01	1.06	1.18
Shoe & Leather.....	27,914,688	306,335 15	32,371,655	393,127 59	.....	.....	1.1	1.21	.....
Springfield.....	112,427,458	1,381,980 82	130,650,000	1,762,590 12	136,691,800	1,913,685 51	1.23	1.35	1.40
Standard.....	16,092,265	114,022 72	17,494,918	107,968 24	.....	.....	.71	.62	.....
Star.....	53,202,515	491,492 90	42,337,682	402,378 23	32,328,000	395,637 46	.92	.95	.94
Sterling.....	.....	.....	18,326,765	132,223 67	19,349,046	154,986 40	.....	.72	.80
Traders.....	.....	.....	41,939,973	531,935 57	50,820,796	668,330 60	1.21	1.27	1.31
Union, Cal.....	.....	.....	.....	.....	27,266,093	347,570 75	.....	.....	1.27
Union, Pa.....	430,255 61	.....	37,921,284	393,354 86	37,278,050	407,438 72	1.02	1.04	1.09
United Firemen.....	.....	.....	.....	.....	13,565,361	122,866 86	.....	.....	.90
United States.....	13,854,068	56,949 77	15,085,948	81,633 62	17,704,113	114,085 78	.41	.54	.....
Washington.....	.....	.....	42,226,875	420,404 95	63,762,015	778,161 07	.....	1.	1.22
Westchester.....	71,879,961	616,610 00	76,626,011	700,627 49	78,490,347	748,355 88	.86	.91	.95
Williamsburg.....	84,470,580	551,230 39	102,619,117	743,438 99	141,627,924	810,135 51	.65	.72	.57
Totals.....	\$3,584,627,732	\$32,883,937 97	\$4,146,047,848	\$40,043,115 95	\$4,222,006,481	\$42,609,528 42	.92	97	1.01
Mkt. Companies of other States	.....	.....	.....	.....	.....	.....	.....	.....	.....
Holyoke.....	\$6,883,623	\$86,132 24	\$6,233,206	\$80,871 50	\$6,348,780	\$84,149 53	1.25	1.3	1.33
Merchant & Farmers,	4,337,074	55,315 66	3,975,792	52,309 33	4,490,926	60,471 36	1.28	1.32	1.35
Quincy.....	.....	.....	7,161,514	97,491 23	7,455,420	104,915 53	.....	1.36	1.41
Totals.....	\$11,220,697	\$141,447 90	\$17,370,512	\$230,672 06	\$18,295,126	\$249,536 42	1.26	1.33	1.36

TABLE 9—CONCLUDED.

NAME OF COMPANY.	1882.		1883.		1884.		AV. PREMIUM PER CENT.		
	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	1882.	1883.	1884.
<b>Companies of other Countries.</b>									
British America .....	\$50,596,346	\$619,376 63	\$46,865,903	\$576,404 00	\$47,058,161	\$599,481 82	1.22	1.22	1.27
City of London .....	52,667,713	569,027 10	61,037,694	760,802 15	54,579,259	720,316 67	1.08	1.24	1.32
Commercial Union .....	269,597,721	2,076,223 17	174,239,545	2,107,391 91	244,446,652	2,312,114 78	.77	1.2	.95
Fire Association .....	90,458,871	963,317 41	79,309,884	944,559 94	78,172,753	998,697 88	1.06	1.19	1.28
Guardian .....	69,161,829	560,657 89	94,720,449	832,700 29	84,328,440	726,344 46	.81	.87	.86
Hamburg-Bremen .....	71,260,800	779,011 70	79,955,996	886,396 30	82,930,401	943,626 65	1.09	1.1	1.14
Imperial .....	75,045,430	743,591 36	108,908,520	1,311,553 82	99,796,845	1,241,124 88	.99	1.2	1.24
Lancashire .....	121,872,382	1,224,185 08	127,955,734	1,397,235 61	126,701,643	1,305,054 03	1.	1.02	1.04
Lion .....	60,946,853	579,307 34	56,333,406	660,566 26	48,262,385	616,388 86	.95	1.17	1.28
Liv. & Lon. & Globe,	475,949,435	3,794,001 37	528,439,136	4,390,753 77	518,438,499	4,483,247 66	.79	.83	.86
London .....	100,576,026	1,063,381 55	110,104,468	1,027,313 20	97,431,444	858,183 02	1.06	.93	.88
London & Lancashire	130,392,269	1,182,621 40	152,718,852	1,377,298 31	129,561,800	1,256,551 32	.87	.9	.97
London & Provincial,	41,664,057	405,040 89	48,739,837	567,317 89	34,255,937	423,926 31	.97	1.16	1.24
N. Brit & Mercantile,	292,412,583	2,181,682 80	260,018,551	2,055,812 28	220,025,598	1,928,766 27	.75	.79	.88
Northern .....	60,930,584	640,149 48	75,964,396	811,404 96	83,240,820	962,700 23	1.05	1.07	1.16
North German .....	27,088,640	339,340 38	30,036,952	388,554 05	.....	.....	1.25	1.29	.....
Norwich Union .....	79,977,543	624,022 74	98,095,723	890,479 02	94,148,247	905,832 50	.78	.91	.96
Phoenix .....	138,715,018	1,139,570 06	175,297,980	1,518,527 40	181,789,277	1,575,940 55	.82	.87	.87
Queen .....	149,851,007	1,495,891 70	158,041,861	1,639,830 34	149,358,689	1,538,896 11	.99	1.04	1.03
Royal .....	325,653,660	2,635,325 02	309,691,200	3,072,447 96	355,948,423	3,239,401 19	.81	.83	.91
Scottish Union .....	64,281,565	630,637 87	67,076,898	724,491 52	59,319,680	676,705 93	.98	1.08	1.15
Sun .....	.....	.....	130,411,670	1,304,525 79	145,165,374	1,496,571 89	.....	1.	1.03
Transatlantic .....	237,888,023	272,054 05	236,605,879	285,744 55	22,636,936	289,395 41	1.14	1.21	1.28
United Fire Re-ins.	.....	.....	137,079,219	1,709,238 99	35,660,203	363,385 04	.....	1.24	1.02
Western .....	67,435,143	967,017 57	76,277,668	1,072,413 47	72,564,136	1,086,043 14	1.43	1.4	1.50
Totals .....	\$2,899,954,835	\$26,173,025 63	\$3,271,037,421	\$32,193,763 78	\$3,065,821,512	\$30,539,606 60	.91	.98	.99
Grand Totals ..	\$7,277,517,762	\$67,569,931 93	\$8,244,247,353	\$81,664,504 78	\$8,161,241,108	\$83,539,758 23	.93	.99	1.02

TABLE 10.  
MARINE AND INLAND BUSINESS.

NAME OF COMPANY.	Risks in Force.	Risks Written.	Premiums on Risks Written.	Average Premium Per Centum.	Losses Paid.	Losses Incurred During Year.
STOCK COMPANIES OF CONN.						
Ætna .....	\$1,826,016 00	\$41,376,866	\$196,797 87	.476	\$88,824 80	\$107,269 34
Security .....	705,949 00	8,966,260	76,493 98	.853	47,809 66	44,683 80
Totals .....	\$2,531,965 00	\$50,343,126	\$273,291 85	.543	\$136,634 46	\$151,953 14
COMPANIES OF OTHER STATES.						
Atlantic .....	3,146 00	652,220	4,144 49	.636	\$224 71	\$9 65
Citizens, Pa. ....	42,250 00	49,750	3,167 50	6.366	720 81	720 81
Continental .....	3,540,421 00	174,354,899	599,453 25	.344	388,952 88	296,578 87
Equitable .....	151,358 00	3,490,723	28,847 47	.827	23,594 41	21,335 44
Fireman's Fund .....	2,050,467 00	15,259,113	305,600 60	2.027	90,493 15	71,008 44
Girard .....	*	*	*	.....	1,437 91	1,437 91
Insurance Co. of North America...	15,706,590 00	215,042,781	1,623,957 52	.755	947,857 39	866,257 39
Insurance Co. State of Pa. ....	1,126,304 00	11,324,235	89,921 02	.794	94,875 99	85,895 10
Merchants, R. I. ....	17,759 00	937,024	9,115 24	.973	12,739 16	12,039 16
Northwestern National .....	75,000 00	3,381,243	27,851 25	.824	12,675 18	10,184 69
Phoenix .....	13,728,967 00	154,824,484	1,093,216 42	.706	648,958 45	645,975 35
Providence-Washington .....	1,635,440 00	48,512,693	454,431 51	.937	257,426 50	201,712 95
Traders .....	None.	817,582	2,431 11	.297	172 83	172 83
Union, Cal. ....	902,242 00	11,905,650	115,116 95	.967	39,469 38	46,649 18
Union, Pa. ....	843,734 00	45,442,949	522,981 93	1.151	392,367 34	253,521 18
United States .....	232,000 00	313,230	9,343 96	2.983	1,837 79	2,206 13
Washington .....	1,667,974 00	10,106,357	212,360 08	2.101	137,466 18	123,881 00
Totals .....	\$41,723,652 00	\$696,414,933	\$5,101,940 30	.732	\$3,051,270 06	\$2,698,686 08
COMPANIES OF OTHER COUNTRIES.						
British America .....	\$373,587 00	\$5,781,409	\$35,895 67	.621	\$6,822 03	\$6,747 03
Commercial Union .....	736,221 00	4,593,980	58,488 12	1.281	18,311 10	21,696 58
Western .....	777,158 00	10,491,427	85,320 46	.813	33,705 57	46,223 57
Totals .....	\$1,886,966 00	\$20,836,816	\$179,704 25	.862	\$58,838 70	\$74,667 18
Grand Totals .....	\$46,142,583 00	\$767,594,875	\$5,554,936 40	.722	\$3,246,743 22	\$2,925,306 40

\* Included in fire.



TABLE 11.

SUMMARY COMPARISON OF FIRE BUSINESS (INCLUDING MUTUALS) IN CONN. FOR THE PAST TWELVE YEARS.

Companies.	Stock.	Mutual.	Total.	Risks Written.	Premiums Received.	Average Premium Per Cent.	Losses Paid.	Per Cent. of Losses to Premiums Received.	Number of Companies Organized.	Number of Companies Suspended.
1873 1874 1875 1876 1877 1878 1879 1880 1881 1882 1883 1884 1873 1874 1875 1876 1877 1878 1879 1880 1881 1882 1883 1884	12 13 13 13 11 11 12 12 11 11 10 10 10 82 85 94 96 95 87 98 95 88 84 85 81	16 17 18 19 30 18 17 17 17 17 17 17 3 4 5 5 5 2 2 2 3 3 3	28 30 31 32 30 29 29 28 27 27 27 27 85 85 98 103 100 92 100 97 90 86 88 84	\$83,394,874 88,932,666 944,360 00 865,513 00 80,129,485 76,163,260 67,018,201 64,272,298 551,780 00 68,430,316 72,979,746 68,603,641 70,544,010 69,850,596 79,242,598 80,768,680 82,627,671 79,210,434 78,730,445 77,324,758 81,938,685 87,412,326 102,335,509 104,897,297 107,542,030 106,046,647	\$735,189 00 944,360 00 865,513 00 783,529 00 685,804 00 567,584 00 551,780 00 559,188 00 584,579 00 567,247 00 574,589 02 604,130 63 1,109,138 00 1,113,436 00 1,084,354 00 978,341 00 879,173 00 825,022 00 796,617 00 846,956 00 953,368 00 953,437 00 1,046,452 23 1,135,929 31	.88 1.06 1.04 .80 .90 .88 .86 .82 .80 .83 .84 .86 1.40 1.37 1.31 1.24 1.12 1.07 .98 .97 .93 .91 .97 1.07	\$291,978 00 413,597 00 513,000 00 455,168 00 413,045 00 236,012 00 222,042 00 236,214 00 205,716 00 304,085 00 397,417 34 232,453 99 400,573 00 704,176 00 735,890 00 411,224 00 577,560 00 333,366 00 307,889 00 408,002 00 457,223 00 578,514 00 761,533 98 571,870 78	39.72 43.86 59.28 51.74 60.32 40.17 40.24 42.24 35.19 53.61 53.49 38.48 36.12 63.24 67.87 42.03 65.69 40.38 38.65 48.22 47.96 578,514 00 72.77 50.34	1 2 1 0 0 0 1 0 0 0 0 0 Adm. 19 " 12 " 21 " 8 " 17 " 5 " 16 " 9 " 7 " 6 " 8 " 2	0 0 0 0 2 2 1 1 1 0 0 0 With. 28 " 9 " 10 " 17 " 11 " 12 " 8 " 6 " 7 " 6 " 6

TABLE 12.

SUMMARY COMPARISON OF CONDITION OF FIRE INS. COS. AUTHORIZED IN CONN. FROM 1873 TO 1885.

Companies.	Cash Capital.	Gross Assets.	Liabilities exclusive of Capital, Scrip. and Surplus.	Surplus as regards Policy-holders.	Income.	Expenditures.	Premium Receipts.	Losses Paid.	Risks in Force.	Per Cent. of Losses to Premiums Received.
<b>Conn. Companies,</b>										
1873	\$6,781,000 00	\$13,560,127 00	\$5,526,005 00	\$8,034,122 00	\$10,948,051 00	\$9,598,479 00	\$10,255,078 00	\$6,160,211 00	\$689,257,635	60.01
1874	6,392,000 00	15,337,448 00	5,580,019 00	9,757,428 00	10,735,383 00	8,750,311 00	9,902,576 00	4,689,439 00	682,798,593	47.35
1875	7,001,000 00	16,268,455 00	5,469,552 00	10,798,903 00	10,111,214 00	9,229,893 00	9,195,617 00	5,203,416 00	668,927,018	56.59
1876	7,951,000 00	17,659,440 00	5,256,448 00	12,402,992 00	9,029,319 00	8,414,697 00	8,087,979 00	4,390,971 00	633,458,645	54.29
1877	8,001,000 00	17,049,870 00	4,956,118 00	12,093,752 00	8,280,754 00	8,094,776 00	7,392,004 00	4,539,894 00	667,323,076	61.42
1878	8,201,000 00	17,654,916 00	4,952,317 00	12,702,598 00	7,527,585 00	6,857,116 00	6,623,179 00	3,434,171 00	723,265,917	51.85
1879	8,201,500 00	18,216,044 00	4,804,103 00	13,376,811 00	7,276,978 00	7,130,659 00	6,169,152 00	3,772,182 00	749,536,993	61.14
1880	8,001,500 00	19,207,206 00	5,090,381 00	14,107,914 00	7,755,419 00	7,252,562 00	7,183,941 00	3,730,748 00	676,208,413	51.94
1881	10,801,500 00	23,123,653 00	5,528,257 00	17,594,796 00	11,370,753 00	7,592,004 00	8,110,012 00	3,916,439 00	844,187,614	48.26
1882	10,801,500 00	23,738,974 00	6,120,795 00	17,618,179 00	9,154,899 00	8,743,447 00	8,863,555 00	3,712,702 00	894,422,021	53.53
1883	10,801,500 00	25,422,231 00	7,089,470 00	18,332,755 00	10,022,946 00	9,511,346 00	8,769,277 00	5,211,691 00	1,030,779,080	59.30
1884	10,801,500 00	25,235,491 48	7,572,407 81	17,663,083 67	10,485,267 48	10,017,995 05	9,023,727 10	5,474,616 04	1,067,619,972	60.10
<b>Other Companies,</b>										
1873	23,630,655 00	64,119,819 00	31,395,074 00	32,794,745 00	47,796,932 00	44,423,780 00	43,873,616 00	29,395,447 00	3,665,377,171	66.53
1874	24,887,230 00	73,869,328 00	31,353,925 00	42,545,403 00	47,751,449 00	36,939,032 00	42,099,463 00	20,374,972 00	3,868,305,100	46.44
1875	27,257,539 00	83,370,040 00	32,240,411 00	51,129,629 00	46,274,309 00	37,978,971 00	42,099,463 00	20,365,511 00	3,599,067,146	48.85
1876	30,039,230 00	90,653,142 00	30,591,633 00	59,061,509 00	45,439,299 00	39,554,279 00	37,974,802 00	21,335,440 00	4,042,950,104	56.18
1877	28,559,010 00	90,336,120 00	31,697,567 00	58,368,553 00	44,951,459 00	40,319,655 00	40,191,656 00	22,606,273 00	4,207,420,431	56.25
1878	26,950,000 00	91,771,317 00	32,059,388 00	59,720,931 00	42,695,678 00	37,349,601 00	37,062,528 00	20,365,877 00	4,452,649,167	53.56
1879	28,080,000 00	98,275,210 00	35,102,800 00	63,172,320 00	45,217,000 00	43,386,571 00	36,967,766 00	25,434,096 00	5,667,836,804	68.80
1880	29,300,010 00	106,677,595 00	38,197,698 00	67,759,807 00	52,702,791 00	43,358,783 00	48,322,691 00	23,015,935 00	5,592,772,199	47.63
1881	30,300,000 00	114,370,384 00	43,533,973 00	69,975,485 00	60,645,485 00	52,705,012 00	60,197,681 00	31,096,375 00	5,445,690,378	51.60
1882	29,000,000 00	119,102,798 00	47,048,440 00	71,693,123 00	63,449,132 00	57,696,305 00	67,579,424 00	35,156,920 00	7,047,627,326	52.02
1883	30,950,000 00	128,295,406 00	54,611,691 00	73,684,374 00	69,187,810 00	64,513,750 00	64,021,222 00	39,292,924 00	7,427,688,223	61.07
1884	29,675,000 00	126,341,264 10	58,224,822 56	68,116,441 54	70,567,794 96	68,209,856 84	61,037,352 52	39,146,363 37	7,919,140,263	64.14





# DIRECTORY OF COMPANIES.



LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONNECTICUT.

NAME OF COMPANY.	Paid-up Capital.	President.	Secretary.
STOCK COMPANIES OF CONNECTICUT.			
Æna, Hartford.....	\$4,000,000 00	Lucius J. Hendee.....	Jotham Goodnow.
Connecticut, Hartford.....	1,000,000 00	J. D. Browne.....	Charles R. Burt.
Hartford, Hartford.....	1,250,000 00	George L. Chase.....	C. B. Whiting.
Meriden, Meriden.....	200,000 00	A. Chamberlain.....	E. B. Cowles.
National, Hartford.....	1,000,000 00	Mark Howard.....	James Nichols.
Norwalk, Norwalk.....	50,000 00	William C. Street.....	George R. Cowles.
Orient, Hartford.....	1,000,000 00	John W. Brooks.....	George W. Lester.
Peoples, Middletown.....	101,500 00	Jesse G. Baldwin.....	Seth H. Butler.
Phoenix, Hartford.....	2,000,000 00	H. Kellogg.....	D. W. C. Skilton.
Security, New Haven.....	200,000 00	Charles Peterson.....	H. Mason.
Steam Boiler Inspection & Insurance Co., Hartford.....	250,000 00	J. M. Allen.....	J. B. Pierce.
Total.....	\$11,051,500 00		
MUTUAL COMPANIES OF CONNECTICUT.			
Danbury, Danbury.....	Assets. \$19,742 42	F. S. Wildman.....	George B. Benjamin, Jr.
Farmers, Suffield.....	1,346 56	Samuel White.....	W. E. Burbank.
Farmers, Woodbury.....	None.	Walter S. Curtiss.....	David S. Bull.
Farmington Valley, Farmington.....	6,899 00	Edward Norton.....	Richard H. Gay.
Greenwich, Greenwich.....	5,018 82	Thomas A. Mead.....	John Dayton.
Hartford County, Hartford.....	314,609 28	Wm. E. Sugden.....	Wm. A. Erving.
Harwinton, Harwinton.....		C. S. Barber.....	Addison Webster.
Litchfield, Litchfield.....	88,394 20	Abijah Catlin.....	Henry W. Wessells.
Madison, Madison.....	4,966 71	John N. Chittenden.....	Wm. S. Hull.
Middlesex, Middletown.....	462,213 51	O. Vincent Coffin.....	C. W. Harris.
New London County, Norwich.....	81,299 62	E. F. Parker.....	Wm. Roath.
Norwich, Norwich.....	13,425 67		Asa Backus.
Rockville, Rockville.....	5,887 48	George Maxwell.....	A. T. Bissell.
State, Hartford.....	40,420 77	Ralph Gillett.....	Isaac Cross, Jr.
Tobacco Growers, North Canaan.....	880 75	Lyman Dunning.....	C. H. Briggs.
Tolland County, Tolland.....	93,685 65	Lucius S. Fuller.....	John B. Fuller.
Washington, Washington.....		C. H. Mason.....	S. J. Logan.
Windham County, Brooklyn.....	57,353 34	David Greenslit.....	John Palmer.
Total.....	\$1,196,953 78		

## LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONN.—CONTINUED.

Attorney to accept service in Connecticut, Insurance Commissioner, Hartford.

NAME OF COMPANY.	Admitted to Connecticut.	Paid-up Capital.	President.	Secretary.
STOCK COMPANIES OF OTHER STATES.				
Agricultural, Watertown, N. Y.....	1865	\$500,000 00	Isaac Munson.....	H. M. Stevens.
American, Newark, N. J.....	1875	600,000 00	Fred H. Harris.....	J. H. Worden.
American, New York, N. Y.....	1880	400,000 00	James M. Halsted.....	David Adee.
American, Philadelphia, Penn.....	1871	400,000 00	Thos. H. Montgomery.....	Albert C. L. Crawford.
American Exchange, New York, N. Y.....	1877	200,000 00	William Raynor.....	Thomas Clark, Jr.
American Steam Boiler, New York, N. Y.....	1884	200,000 00	William K. Lothrop.....	V. R. Schenk.
Atlantic, Providence, R. I.....	1872	200,000 00	J. S. Parish.....	T. W. Hayward.
Buffalo German, Buffalo, N. Y.....	1881	200,000 00	Philip Becker.....	Oliver J. Eggert.
Citizens, New York, N. Y.....	1864	300,000 00	James M. McLean.....	Frank M. Parker.
Citizens, Pittsburgh, Penn.....	1883	500,000 00	William G. Johnston.....	Walter Morris.
Clinton, New York, N. Y.....	1883	250,000 00	Geo. T. Patterson, Jr.....	C. E. W. Chambers.
Commerce, Albany, N. Y.....	1864	200,000 00	G. A. Van Allen.....	Richard V. De Witt.
Continental, New York, N. Y.....	1854	1,000,000 00	George T. Hope.....	Cyrus Peck.
Equitable, Providence, R. I.....	1871	300,000 00	Fred. W. Arnold.....	James E. Tillinghast.
Farragut, New York, N. Y.....	1873	200,000 00	John E. Leffingwell.....	Samuel Darbee.
Fidelity & Casualty, New York, N. Y.....	1880	250,000 00	Wm. M. Richards.....	John M. Crane.
Fire Association, Philadelphia, Penn.....	1872	500,000 00	Jesse Lightfoot.....	W. S. Winship.
Firemens, Newark, N. J.....	1876	500,000 00	S. R. W. Heath.....	Chas. Collyer.
Firemen's Fund, San Francisco, Cal.....	1872	750,000 00	D. J. Staples.....	Wm. J. Dutton.
First National, Worcester, Mass.....	1877	200,000 00	Chas. B. Pratt.....	R. James Tatman.
Franklin, Philadelphia, Penn.....	1869	400,000 00	James W. McAlister.....	Ezra T. Cresson.
German-American, New York, N. Y.....	1872	1,000,000 00	Emil Oelbermann.....	James A. Silvey.
Germania, New York, N. Y.....	1864	1,000,000 00	Rudolph Garrigue.....	Hugo Schumann.
Girard, Philadelphia, Penn.....	1867	300,000 00	Alfred S. Gillett.....	Edwin F. Merrill.
Glens Falls, Glens Falls, N. Y.....	1879	200,000 00	R. M. Little.....	J. L. Cunningham.
Hanover, New York, N. Y.....	1861	1,000,000 00	Benj. S. Walcott.....	I. Rensen Lane.
Home, New York, N. Y.....	1853	3,000,000 00	Charles J. Martin.....	John H. Washburn.
Howard, New York, N. Y.....	1854	500,000 00	Henry A. Oakley.....	Charles A. Hull.
Ins. Co. of North America, Philadelphia, Penn.,	1865	3,000,000 00	Charles Platt.....	Greville E. Fryer.

Ins. Co. State of Penn., Philadelphia, Penn. ....	1879	200,000 00	Henry D. Sherrerd.....	Jos. H. Hollingshead.
Jersey City, Jersey City, N. J. ....	1880	200,000 00	N. Foote.....	Henry C. Peason.
Lloyds Plate Glass, New York, N. Y. ....	1882	100,000 00	James G. Beemer.....	William T. Woods.
Manufacturers & Builders, New York, N. Y. ....	1879	200,000 00	Edward V. Loew.....	I. Jay Nestell.
Mechanics, Brooklyn, N. Y. ....	1882	250,000 00	John K. Oakley.....	Walter Nichols.
Merchants, Newark, N. J. ....	1873	400,000 00	Henry Powles.....	J. R. Mullikin.
Merchants, Providence, R. I. ....	1872	200,000 00	W. T. Barton.....	Wm. P. Goodwin.
Metropolitan Plate Glass, New York, N. Y. ....	1874	100,000 00	Henry Harteau.....	John H. Taylor.
Montauk, Brooklyn, N. Y. ....	1882	200,000 00	Daniel F. Fernald.....	George F. Malby.
Newark, Newark, N. J. ....	1877	250,000 00	Charles S. Haines.....	John J. Henry.
New Hampshire, Manchester, N. H. ....	1874	500,000 00	J. A. Weston.....	J. C. French.
New York Bowery, New York, N. Y. ....	1879	300,000 00	John A. Delaney, Jr.....	Henry Griffen.
Niagara, New York, N. Y. ....	1854	500,000 00	Peter Notman.....	West Pollock.
Northwestern National, Milwaukee, Wis. ....	1873	600,000 00	Alexander Mitchell.....	John P. McGregor.
Park, New York, N. Y. ....	1877	200,000 00	Wm. Jaffray.....	Wm. Valentine.
Pennsylvania, Philadelphia, Penn. ....	1871	400,000 00	John Derveux.....	John L. Thomson.
Peoples, New York, N. Y. ....	1881	200,000 00	F. V. Price.....	A. C. Milne.
Phenix, Brooklyn, N. Y. ....	1872	1,000,000 00	Stephen Crowell.....	Philander Shaw.
Prescott, Boston, Mass. ....	1877	200,000 00	Franklin Greene.....	Francis H. Stevens.
Providence-Washington, Providence, R. I. ....	1872	400,000 00	J. H. DeWolf.....	J. B. Branch.
Rochester German, Rochester, N. Y. ....	1874	200,000 00	Frederick Cook.....	H. F. Atwood.
Springfield, Springfield, Mass. ....	1872	1,000,000 00	J. N. Dunham.....	S. J. Hall.
Star, New York, N. Y. ....	1871	500,000 00	Nicholas C. Miller.....	James M. Hodges.
Sterling, New York, N. Y. ....	1884	350,000 00	Andrew L. Soulard.....	Louis P. Bayard.
Traders, Chicago, Ill. ....	1872	500,000 00	E. Buckingham.....	R. J. Smith.
Union, San Francisco, Cal. ....	1885	750,000 00	Gustave Touchard.....	Jas. D. Bailey.
Union, Philadelphia, Penn. ....	1880	375,000 00	W. S. Hassall.....	John B. Craven.
United Firemans, Philadelphia, Penn. ....	1885	300,000 00	Joseph L. Cavin.....	Robert B. Beath.
United States, New York, N. Y. ....	1882	250,000 00	W. Wilson Underhill.....	George E. Cock.
Washington, Boston, Mass. ....	1883	1,000,000 00	Isaac Sweetzer.....	A. Willard Damon.
Westchester, New Rochelle, N. Y. ....	1871	300,000 00	George R. Crawford.....	John <sup>c</sup> Q. Underhill.
Williamsburgh City, Brooklyn, N. Y. ....	1871	250,000 00	Edmund Driggs.....	N. W. Meserole.
Total.....		\$30,225,000 00		
MUTUAL COMPANIES OF OTHER STATES.		Assets.		
Holyoke, Salem, Mass. ....	1876	\$608,829 91	Charles H. Price.....	Thomas H. Johnson.
Merchants & Farmers, Worcester, Mass. ....	1873	239,692 38	John D. Washburne.....	Elijah B. Stoddard.
Quincy, Quincy, Mass. ....	1884	470,685 63	Charles Buck.....	Charles A. Howland.
Total.....		\$1,319,207 92		



## LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONN.—CONCLUDED.

Attorney to accept service in Connecticut, Insurance Commissioner, Hartford.

NAME OF COMPANY.	Admitted to Connecticut.	Assets in United States.	Resident Manager.
COMPANIES OF OTHER COUNTRIES.			
British America, Toronto, Canada.....	1877	\$719,844 48	.....
City of London, London, England.....	1882	715,544 11	John C. Paige, Boston, Mass.
Commercial Union, London, England.....	1871	2,368,554 66	Alfred Pelli, New York, N. Y.
Fire Insurance Association, London, England.....	1881	967,581 45	Jos. H. Wellman, N. Y., N. Y.
Guarantee Co. of North America, Montreal, Canada.....	1883	326,431 43	George W. Gregerson, Boston.
Guardian Assurance, London, England.....	1873	1,216,633 84	H. E. Bowers, New York, N. Y.
Hamburg-Bremen, Hamburg.....	1873	941,734 31	F. O. Affeld, New York, N. Y.
Imperial, London, England.....	1868	1,478,580 24	R. D. Alliger, New York, N. Y.
Lancashire, Manchester, England.....	1872	1,502,976 18	E. Litchfield, New York, N. Y.
Lion Fire, London, England.....	1880	792,501 40	M. Bennett, Jr., Hartford, Ct.
Liverpool & London & Globe, Liverpool, England.....	1871	5,940,314 98	Jas. E. Pulsford, N. Y., N. Y.
London Assurance, London, England.....	1872	1,379,722 80	B. Lockwood, New York, N. Y.
London & Lancashire, Liverpool, England.....	1872	1,415,424 45	James Vereance, N. Y., N. Y.
London & Provincial, London, England.....	1882	438,800 95	John C. Mills, New York, N. Y.
North British & Mercantile, London, England.....	1876	3,301,747 61	Charles E. White, N. Y., N. Y.
Northern Assurance, London, England.....	1878	1,294,526 57	Henry H. Hall, New York, N. Y.
Norwich Union, Norwich, England.....	1879	1,129,849 00	J. Montgomery Hare, N. Y.
Phoenix Assurance, London, England.....	1879	1,520,693 02	A. D. Irving, New York, N. Y.
Queen, Liverpool, England.....	1871	1,760,319 97	Jas. A. Macdonald, N. Y., N. Y.
Royal, Liverpool, England.....	1874	4,444,773 99	E. F. Beddall, New York, N. Y.
Scottish Union & National, Edinburgh, Scotland.....	1880	1,114,546 68	M. Bennett, Jr., Hartford, Ct.
Sun Fire Office, London, England.....	1881	1,515,981 47	U. S. Gilbert, Watertown, N. Y.
Transatlantic, Hamburg, Germany.....	1878	491,408 48	E. Harbers, New York, N. Y.
United Fire Reinsurance, Manchester, England.....	1883	856,651 74	William Wood, New York.
Western Assurance, Toronto, Canada.....	1877	879,431 34	G. O. Carpenter, Boston, Mass.
Total.....		\$38,514,575 15	

DIRECTORY

OF

AGENTS OF FOREIGN COMPANIES.



*Agricultural Insurance Co., Watertown, N. Y.*

Name.	Residence.	Name.	Residence.
Abbott, C. S.,	Waterbury	Humphrey, J. D.,	New Britain
Anderson, J. S.,	Stonington	Jones, J. G.,	Waterbury
Andrew, C. N.,	Willimantic	Lane, A. H.,	Port Chester, N. Y.
Bacon & Guy,	Middletown	Lathrop, J. L. & Son,	Norwich
Beecher, S. G.,	New Milford	McNeil, N. A. & Co.,	Lime Rock
Braddock, C. S.,	New London	Northrop, Amos S.,	New Canaan
Brockett, C. B.,	Bristol	Norton, O. E.,	Hotchkissville
Bulluss, Thomas L. I.,	Birmingham	Pierce, Granvill T.,	South Britain
Caldwell, Wm. A.,	Sherman	Platt, L. S.,	Naugatuck
Coats, Geo. F.,	North Stonington	Powelson, J. A.,	Stamford
Dudley, A. E. & Son,	New Haven	Purdy, Horace,	Danbury
Fairchild, A. B.,	Bridgeport	Smith, George B.,	Saugatuck
Griswold, M. N.,	Winsted	Starr, Wm. H.,	New London
Hill, Henry C.,	Bethlehem	Stevens, A. L.,	West Meriden
Hodges, Justin,	Riverton	Stoughton, Geo. A.,	Thomaston
Holt, C. H.,	Rockville	Tucker, Mark,	Woodbridge
Huke, George E.,	Torrington	Wilson, O. E.,	Norwalk

*American, Newark, N. J.*

Baker, William E.,	Hartford	Silliman, Samuel C., Jr.,	Stamford
Dean, A. W. & Co.,	Meriden	Staples, James & Co.,	Bridgeport
Parsons, G. S. & Co.,	Waterbury	Stapleton, John C.,	Meriden
Reed, John B., Jr.,	Stamford	Wilson, McNeil & Co.,	New Haven

*American, N. Y.*

Fuller & Story,	Norwich	Staples, James & Co.,	Bridgeport
Merwin, Robert T.,	New Haven	Terry, Silas B.,	Waterbury
Preston, C. W. & Co.,	Hartford	Weaver, H. C.,	New London
Quien & Hoyt,	Danbury	Wilson, McNeil & Co.,	New Haven

*American, Philadelphia, Penn.*

Allen, Chas. I.,	Bethel	Loomer, S. F.,	Willimantic
Atwater, William C.,	Birmingham	Maltbie, C. B.,	Falls Village
Bartlett, Egbert,	Ansonia	Mason, C. L.,	Unionville
Bell, Harry,	Stamford	Mason, C. L. & Son,	Bristol
Bigelow, Charles,	Danbury	Morse, Gardner,	New Haven
Bissell, L. & Son,	Rockville	Parker Brothers,	Norwich
Buell, Wm. H.,	Clinton	Raymond, Josiah,	Westport
Butler, H. C. & Co.,	Meriden	Russell, Benj. A.,	Greenwich
Clarke, David L.,	Milford	Squire, Wilbur H.,	Hartford
Collins & Northend,	New Britain	Staples, James & Co.,	Bridgeport
Cone, Wm. A.,	East Haddam	Todd, C. A.,	New Milford
Hall, Geo. H.,	Guilford	Weaver, H. C.,	New London
Hall, Horace D.,	Middletown	Welton, N. J.,	Waterbury
Hart, Joseph C.,	Hartford	Wilcox, Walter L.,	South Norwalk
Johnson, E. H.,	Putnam	Wilson, O. E.,	Norwalk

*American Exchange, N. Y.*

Cannon, J. S.,	New Haven	Griswold, Midian N.,	Winsted
Fairchild, A. B.,	Bridgeport	Webster, Charles M. & Co.,	Hartford

*American Steam Boiler, N. Y.*

Name.	Residence.	Name.	Residence.
Wilson, Charles & Co.,	New Haven	Catlin, L. S.,	Bridgeport

*Atlantic, Providence, R. I.*

Baker, Wm. E.,	Hartford	Goodsell, McNeil & Co.,	Bridgeport
Cannon, J. S.,	New Haven		

*British America, Toronto, Canada.*

Andross, W. W.,	Rockville	Mason, C. L. & Son,	Bristol
Atwater, Wm. C.,	Birmingham	Otis, A. L.,	Meriden
Baker, Henry A.,	Montville	Palmer & Crofut,	Danielsonville
Camp, F. E.,	Middletown	Parker Brothers,	Norwich
Carrington, Geo. M.,	West Winsted	Russell, Benj. A.,	Greenwich
Chapman, Silas Jr.,	Hartford	Smith & Root,	Waterbury
Cowles & Merrill,	Norwalk	Sperry & Kimberly,	New Haven
Fairchild, A. B.,	Bridgeport	Taff, Fred A.,	Stamford
Jones, Timothy,	Danbury	Weaver, H. C.,	New London
Lindley, John L.,	Ansonia	Wilcox, Walter L.,	South Norwalk
Loomer, Silas F.,	Willimantic		

*Buffalo German, Buffalo, N. Y.*

Humphrey, John D.,	New Britain	Williams, Jerome F.,	Norwich
Scribner, Howard H.,	Bridgeport	Wilson, Charles & Co.,	New Haven
Webster, Charles M. & Co.,	Hartford		

*Citizens, New York, N. Y.*

Baker, A. A.,	Colchester	Fuller, W. H.,	Suffield
Baker, Henry A.,	Montville	Hall, Horace D.,	Middletown
Baker, Wm. E.,	Hartford	Learned, B. P.,	Norwich
Beach & Hunt,	West Winsted	Learned, J. C. & Son,	New London
Brooks, Isaac W.,	Torrington	Lindley, John L.,	Ansonia
Butler, H. C. & Co.,	Meriden	Palmer, Edwin L.,	Danielsonville
Catlin, L. S.,	Bridgeport	Peck, Miles L.,	Bristol
Clark, D. H.,	Stamford	Smith & Root,	Waterbury
Collins & Northend	New Britain	Stickney, J. N.,	Rockville
Cowles & Merrill,	Norwalk	Todd, Cyrus A.,	New Milford
Dudley, A. E. & Son,	New Haven	Treadwell, L. P.,	Danbury

*Citizens, Pittsburgh, Penn.*

Dillingham, E. B.,	Hartford	Lloyd, George,	Danielsonville
Haines, D. T.,	Middletown	Mason, William,	Bridgeport
Lawrence, Gordon B.,	Waterbury	Pond Brothers,	New Haven
Litchfield, A. T.,	Hartford	Williams, J. F.,	Norwich

*City of London, London, England.*

Atwater, Wm. C.,	Birmingham	Northend, Charles A.,	New Britain
Cannon, John S.,	New Haven	Packer, Thomas E.,	Mystic Bridge
Cowles & Merrill,	Norwalk	Preston, Le Roy S.,	Hartford
Dresser & Osgood,	Putnam	Smith & Root,	Waterbury
Higby & DeForest,	Bridgeport	Squire, Wilbur H.,	Meriden

*Clinton, New York, N. Y.*

Name.	Residence.	Name.	Residence.
Chapman, Silas, Jr.,	Hartford	Sturges, Benj. J.,	Norwalk
Dudley, A. E. & Son,	New Haven		

*Commerce, Albany, N. Y.*

Cannon, H. L. & J. S.,	New Haven	Sturges, Benj. J.,	Norwalk
Cowles, Edmund B.,	Meriden	Welton, Frank L.,	Waterbury
Goodsell, McNeil & Co.,	Bridgeport	Williams, Jerome F.,	Norwich
Preston, C. W. & Co.,	Hartford		

*Commercial Union, London, England.*

Allen, C. I.,	Bethel	Hull, J. H.,	Westport
Atwater, Wm. C.,	Birmingham	Lindley, John,	Ansonia
Bacon & Guy,	Middletown	Mason, C. L. & Son,	Bristol
Bigelow, C. H.,	Danbury	Mason, C. L.,	Unionville
Bissell, L. & Son,	Rockville	North, John G. & John C.,	New Haven
Bowen, A. J.,	Willimantic	Page, Benj.,	Meriden
Brooks, Isaac W.,	Torrington	Palmer & Crofut,	Danielsonville
Chapman, Silas, Jr.,	Hartford	Potter, Wm. H.,	Mystic River
Collins & Northend,	New Britain	Roraback, A. T. & M.,	Canaan
Cowles & Merrill,	Norwalk	Seldon & Royce,	Norwich
Dayton, John,	Greenwich	Spedding, W. H.,	Stafford Springs
Fuller, L. H.,	Putnam	Starr, C. F.,	New London
Griswold, Midian N.,	Winsted	Todd, Cyrus A.,	New Milford
Hemingway, John,	Southington	Welton, N. J.,	Waterbury
Higby & DeForest,	Bridgeport	Wilcox, Walter L.,	South Norwalk
Hubbard, H. A.,	Stamford		

*Continental, New York, N. Y.*

Abott, C. S.,	Waterbury	Jones, J. G.,	Waterbury
Bacon & Guy,	Middletown	Keeler, Ira S.,	Ridgefield
Bartlett, Egbert,	Ansonia	Kimball, C. C. & Co.,	Hartford
Beach & Hunt,	West Winsted	Layton, Jacob M.,	South Norwalk
Beardsley, Geo. L.,	Milford	Loomer, Silas F.,	Willimantic
Beecher, S. G. & Son,	New Milford	Marvin, John W.,	Deep River
Bigelow, C. H.,	Danbury	Mason, C. L. & Son,	Bristol
Birdseye, T. S.,	Birmingham	Mason, C. L.,	Unionville
Brooks, Isaac W.,	Torrington	McNeil, N. A. & Co.,	Lime Rock
Brown, Thomas S.,	East Hampton	Mead, Melville E.,	Darien
Chapman, Silas, Jr.,	Hartford	Nichols, H. T.,	Newtown
Clark, D. H.,	Stamford	Northend, Charles A.,	New Britain
Codding, S. N.,	Collinsville	Palmer & Crofut,	Danielsonville
Coe & Sage,	Portland	Palmer, Geo.,	Branford
Collins, A. P.,	New Britain	Perkins, Asa, 2d,	Groton
Cone, W. A.,	East Haddam	Platt, Luther S.,	Naugatuck
Converse, A. W.,	Windsor Locks	Pond, J. W.,	New Haven
Cowles & Eldridge,	Norfolk	Potter, Wm. H.,	Mystic River
Cowles & Merrill,	Norwalk	Rich, Geo. E.,	South Manchester
Culver, S. Hart,	Seymour	Seldon & Royce,	Norwich
Dean, A. W.,	Meriden	Spedding, W. H.,	Stafford Springs
Edgar, Thos. & Geo. P.,	New London	Staples, James & Co.,	Bridgeport
Ely, James & F. E.,	Thompsonville	Stapleton, John C.,	Meriden
Frisbie, Chase & Co.,	New Haven	Stevens, Daniel W.,	Clinton
Fuller, L. S.,	Tolland	Stickney, J. N. & Co.,	Rockville
Fuller, W. F.,	Suffield	St. John, S. Y.,	New Canaan
Gillette, S. C.,	Colchester	Street, F. F.,	East Hartford
Griswold, Chas.,	Guilford	Stoughton, Geo. A.,	Thomaston
Hemingway, John,	Southington	Topliff, H. P.,	South Coventry
Hubbell, C. E.,	Stratford	Trumbull, H. N.,	Stonington
Hull, J. H.,	Westport	Tryon, M. L.,	Willimantic
Johnson, Eric H.,	Putnam	Wilcox, Henry B.,	Madison



*Equitable, Providence, R. I.*

Name.	Residence.	Name.	Residence.
Abbott, A. F.,	Waterbury	Kimball, C. C. & Co.,	Hartford
Camp, F. E.,	Middletown	Warren, Herbert C.,	New Haven
Goodsell, McNeil & Co.,	Bridgeport	Williams, Jerome F.,	Norwich

*Farragut, New York, N. Y.*

Fuller & Story,	Norwich	Wilson, Chas. & Co.,	New Haven
Webster, Charles M.,	Hartford		

*Fidelity and Casualty, New York, N. Y.*

Atwater, Wm. C.,	Birmingham	Judd, Geo. E.,	Waterbury
Butler, A. G.,	Middletown	Loomer, Silas F.,	Willimantic
Butler, H. C. & Co.,	Meriden	Shelden, Henry W.,	Hartford
Callahan, Eugene A.,	New Haven	Topliff, H. P.,	South Coventry
Carrington, George M.,	West Winsted	Williams, Jerome F.,	Norwich
Clarke, D. H.,	Stamford	Wilson, Charles & Co.,	New Haven
Hill, James H.,	New London		

*Fire Association, Philadelphia, Penn.*

Andrew, Charles N.,	Willimantic	Layton, J. M.,	South Norwalk
Atwater, Wm. C.,	Birmingham	Learned, J. C. & Son,	New London
Bigelow, C. H.,	Danbury	Marvin, John W.,	Deep River
Bishop, C. B.,	Litchfield	Mason, C. L.,	Unionville
Bissell, L. & Son,	Rockville	North, J. G. & J. C.,	New Haven
Camp, F. E.,	Middletown	Otis, A. L.,	West Meriden
Chapman, Silas, Jr.,	Hartford	Packer, Thos. E.,	Mystic Bridge
Chesebro, C. H.,	Putnam	Parker Brothers,	Norwich
Collins & Northend,	New Britain	Peck, Miles L.,	Bristol
Cone, W. A.,	East Haddam	Russell, Benj. A.,	Greenwich
Converse, A. W.,	Windsor Locks	Smith & Root,	Waterbury
Cowles & Merrill,	Norwalk	St. John, S. Y.,	New Canaan
Ely, James & F. E.,	Thompsonville	Todd, C. A.,	New Milford
Goodsell, McNeil & Co.,	Bridgeport	White, Wm. N.,	Stamford
Griswold, Midian N.,	Winsted		

*Fire Insurance Association, London.*

Andrew, Chas. N.,	Willimantic	Cowles, E. B.,	Meriden
Atwater, Wm. C.,	Birmingham	Kimball, C. C. & Co.,	Hartford
Cannon, H. L. & J. S.,	New Haven	Staples, James & Co.,	Bridgeport
Chase, Daniel W.,	Middletown	Welton, Franklin L.,	Waterbury
Chesebro, C. H.,	Putnam	Wilcox, Walter L.,	South Norwalk
Collins & Northend,	New Britain		

*Firemen's, Newark, N. J.*

Dean, A. W. & Co.,	Meriden	Wadhams, M. S.,	New Haven
Scribner, H. H.,	Bridgeport	Webster, Charles M. & Co.,	Hartford
Stevens, A. L.,	Meriden	Wilson, Charles & Co.,	New Haven

*Fireman's Fund, San Francisco, Cal.*

Bartlett, Egbert,	Ansonia	Hubbard, E. N.,	Middletown
Bowers, C. B.,	New Haven	Loomer, S. F.,	Willimantic
Chapman, Silas, Jr.,	Hartford	McNeil, N. A. & Co.,	Lime Rock
Goodsell, McNeil & Co.,	Bridgeport	Selden & Royce,	Norwich
Hawley, Benj. F.,	Bristol	Starr, Chas. F.,	New London
Hinman, Leveret C.,	Meriden	Wilcox, Walter L.,	South Norwalk

*First National, Worcester, Mass.*

Name.	Residence.	Name.	Residence.
Cannon, H. L. & J. S.,	New Haven	Chapman, Silas, Jr.,	Hartford

*Franklin, Philadelphia, Penn.*

Bartlett, Egbert,	Ansonia	Cowles, E. B.,	Meriden
Beach & Hunt,	West Winsted	Cowles & Merrill,	Norwalk
Birdseye, Thos. S.,	Birmingham	Higby & DeForest,	Bridgeport
Bradley, Henry,	Seymour	Kimball, C. C. & Co.,	Hartford
Brainard, David,	Thompsonville	Learned, J. C. & Son,	New London
Broatch, J. C.,	Middletown	Marvin, John W.,	Deep River
Bulkley, N. T.,	Danbury	Morse, Gardner,	New Haven
Clark, D. H.,	Stamford	Packer, Thos. E. & Co.,	Mystic River
Coit, Geo. D.,	Norwich	Palmer, Edwin L.,	Danielsonville
Collins, A. P.,	New Britain	Smith & Root,	Waterbury

*German-American, New York, N. Y.*

Andross, W. W.,	Rockville	Learned, J. C. & Son,	New London
Beach & Hunt,	West Winsted	Lindley, J. L.,	Ansonia
Beardsley, G. L.,	Milford	Lyon, H. W.,	Westport
Bell, Harry,	Stamford	Main, Walter A.,	West Haven
Birdseye, T. S.,	Birmingham	Marsh Bros. & Co.,	Bridgeport
Burleigh, C. A.,	Mt. Carmel, N. Y.	Mason, C. L.,	Unionville
Butler, A. G.,	Middletown	Mattoon, Burton H.,	Watertown
Butler, H. C. & Co.,	Meriden	Merriman, Elias P.,	New Haven
Cannon, H. L. & J. S.	New Haven	Morehouse, Sherman,	Wilton
Collins, A. P.,	New Britain	Morse, John H.,	Litchfield
Cowles & Merrill,	Norwalk	Peck, M. L.,	Bristol
Cox, John E.,	Bloomfield	Potter, Wm. H.,	Mystic River
Cundall & Bill,	Danielsonville	Randall, Darwin B.,	Morris
Flynn, J. C.,	Naugatuck	Royce, H. F.,	Willimantic
Fowler, Louis J.,	Clintonville	Scott, Thomas,	Farmington
Fuller, Joseph & Co.,	Suffield	Selden & Royce,	Norwich
Gillett, Charles S.,	Cheshire	Sholes, D. Smith,	Bridgeport
Green, Samuel,	Bethlehem	Smith, Franklin,	Hazardville
Harwood, C. F.,	Stafford Springs	Smith & Root,	Waterbury
Hemingway, C. W.,	Fair Haven	Todd, C. A.,	New Milford
Hoyt, Nathan B.,	New Haven	Wilcoxon, Albert,	Stratford
Jones, Timothy,	Danbury	Wilcox, Walter L.,	South Norwalk
Kimball, C. C. & Co.,	Hartford		

*Germania, New York, N. Y.*

Bacon & Guy,	Middletown	Parker Brothers,	Norwich
Chapman, Silas, Jr.,	Hartford	Silliman, S. C., Jr.,	Stamford
Collins, A. P.,	New Britain	Smith & Root,	Waterbury
Dean, A. W. & Co.,	Meriden	Staples, James & Co.,	Bridgeport
Frisbie, Chase & Co.,	New Haven	Starr, Wm. H.,	New London
Hoyt, Theodore,	Danbury	Thayer, A. D.,	Collinsville
Mason, C. L.,	Unionville	Weaver, H. C.,	New London
Morton, Albert,	New Britain	White, W. N.,	Stamford
Page, Benj.,	Meriden	Whiting, J. J.,	West Winsted

*Girard, Philadelphia, Penn.*

Gillett, Ralph,	Hartford	Thompson, Cleveland S.,	New Haven
Hill, J. H.,	New London	Williams, Jerome F.,	New London
Scribner, H. H.,	Bridgeport		

*Glens Falls, N. Y.*

Name.	Residence.	Name.	Residence.
Anderson, Jerome S.,	Stonington	Jones, John G.,	Waterbury
Butler, Abbott G.,	Middletown	Lathrop, J. L. & Son,	Norwich
Catlin, Lyman S.,	Bridgeport	Layton, Jacob M.,	South Norwalk
Collins & Northend,	New Britain	Packer, Thos. E. & Co.	Mystic Bridge
Cowles, G. & N. A.,	New Britain	Quien, Christian,	Danbury
Cundall & Bill,	Danielsonville	Squire, Wilbur H.,	Meriden
Gillett, Ralph,	Hartford	Starr, Chas. F.,	New London
Holbrook, Walter J.,	Colchester	Thompson, C. S.,	New Haven

*Guarantee Company of North America, Montreal, Canada.*

Kimball, C. C. &amp; Co., Hartford.

*Guardian, London.*

Baker, Wm. E.,	Hartford	Hoyt, Theodore,	Danbury
Bartlett, Egbert,	Ansonia	Humphrey, John,	New Britain
Beecher, S. G. & Son,	New Milford	Learned, B. P.,	Norwich
Bowers, C. B.,	New Haven	Loomer, Silas F.,	Willimantic
Butler, Abbott G.,	Middletown	Peck, Miles L.,	Bristol
Catlin, Lyman S.,	Bridgeport	Phillips, L. S. & Son,	New London
Chase, Daniel W.,	Middletown	Smith & Root,	Waterbury
Cowles, E. B.,	Meriden	Sperry & Kimberly,	New Haven
Dresser & Osgood,	Putnam	Stapleton, John C.,	Meriden
Hanrahan, Daniel,	Stamford		

*Hamburg-Bremen, Hamburg, Germany.*

Cowles & Merrill,	Norwalk	Otis, A. L.,	Meriden
Herrity, Michael,	New Haven	Schwab, Joseph,	Hartford
Learned, J. C. & Son,	New London	Scribner, H. H.,	Bridgeport
Lindley, J. & Son,	Ansonia	Thompson, C. S.,	New Haven

*Hanover, New York, N. Y.*

Birdseye, Thos. S.,	Birmingham	Hoyt, Theodore,	Danbury
Bowen, A. J.,	Willimantic	Learned, B. P.,	Norwich
Brooks, Isaac W.,	Torrington	Mead, M. E.,	Darien
Butler, Abbott G.,	Middletown	Northend, Chas. A.,	New Britain
Carrington, Geo. M.,	West Winsted	Northrup, Amos S.,	New Canaan
Chapman, Silas, Jr.,	Hartford	Page Ben.,	Meriden
Coe & Sage,	Portland	Russell, B. A.,	Greenwich
Collins, A. P.,	New Britain	Staples, James & Co.,	Bridgeport
Cone, Wm. A.,	East Haddam	Stoughton, Geo. S.,	Thomaston
Cundall & Bill,	Danielsonville	Warren, H. C.,	New Haven
Dunn, M. L.,	Stamford	Welton, N. J.,	Waterbury
Edgar, Geo. P.,	New London	Wilcox, Walter L.,	South Norwalk
Hawley, B. F.,	Bristol	Wilson, O. E.,	Norwalk

*Holyoke Mutual, Salem, Mass.*

Chandler, J. W.,	Stafford Springs	Starr, Chas. F.,	New London
Gillett, Ralph,	Hartford	Stickney, J. N.,	Rockville
Grant, O. B.,	Stonington	Weld & Son,	New Haven
Lawrence, Gordon B.,	Waterbury		

*Home, New York, N. Y.*

Name.	Residence.	Name.	Residence,
Adams, A. B. & Co.,	Willimantic	Learned, B. P.,	Norwich
Baker, A. A.,	Colchester	Lindley, John,	Ansonia
Baker, H. A.,	Montville	Marsh Bros. & Co.,	Bridgeport
Baker, W. E.,	Hartford	Martin, R. B.,	Woodbury
Baldwin, C. E.,	West Cornwall	Morse, Gardner,	New Haven
Beach & Hunt,	West Winsted	Packer, Thos. E. & Co.,	Mystic Bridge
Brooks, Isaac W.,	Torrington	Palmer, Edwin L.,	Danielsonville
Burwell, F. W.,	New Hartford	Peck, M. L.,	Bristol
Butler, H. C. & Co.,	Meriden	Perkins, Asa, 2d,	Groton
Clark, D. H.,	Stamford	Perry, Henry H.,	Southport
Codding, S. N.,	Collinsville	Raymond, Josiah,	Westport
Collins, A. P.,	New Britain	Roraback, A. T. & M.,	Canaan
Cone, W. A.,	East Haddam	Smith, F.,	Hazardville
Cowles & Merrill,	Norwalk	Smith & Root,	Waterbury
Dickinson, Geo. W.,	Essex	Spooner, E. T.,	Warehouse Point
Fuller, L. H.,	Putnam	Starr, Chas. F.,	New London
Fuller, W. H.,	Suffield	Stickney, J. N.,	Rockville
Hall, H. D.,	Middletown	Todd, C. A.,	New Milford
Hall, Wm. & Co.,	Wallingford	Treadwell, L. P.,	Danbury
Harwood, C. F.,	Stafford Springs	Trumbull, H. N.,	Stonington
Hayden, J. H. & Son,	Windsor Locks	Warner, Donald T.,	Salisbury
Hemingway, John,	Southington	Wellman, Henry,	Clinton

*Howard, New York, N. Y.*

Baker, Alden A.,	Colchester	Jones, T.,	Danbury
Baker, Henry A.,	Montville	Lyon, Louis H.,	Bridgeport
Beach & Hunt,	West Winsted	Marsh Bros. & Co.,	Bridgeport
Brooks, Isaac W.,	Torrington	Marvin, John W.,	Deep River
Brown, Thos. S.,	East Hampton	Mead, M. E.,	Darien
Chase, D. W.,	Middletown	Morse, Gardner,	New Haven
Collins & Northend,	New Britain	Packer, Thos. E. & Co.,	Mystic Bridge
Cowles, E. B.	Meriden	Palmer, E. L.,	Danielsonville
Dresser & Osgood,	Putnam	Peck, Miles L.,	Bristol
Fuller & Story,	Norwich	Randall, Geo. W.,	Rockville
Fuller, Wm. H.,	Suffield	Roraback, A. T. & M.	Canaan
Hart, Joseph C.,	Hartford	Smith & Root,	Waterbury
Hemingway, John,	Southington	Todd, Cyrus A.,	New Milford
Hill, J. H.,	New London	Welton, Franklin L.,	Waterbury
Hoyt, Frank H.,	Stamford	Wilson, O. E.,	Norwalk

*Imperial, London, England.*

Bigelow, C. H.,	Danbury	Mason, C. L.,	Unionville
Butler, Abbott G.,	Middletown	Parker Brothers,	Norwich
Butler, H. C. & Co.,	Meriden	Smith & Root,	Waterbury
Collins, A. P.,	New Britain	Sperry & Kimberly,	New Haven
Cowles & Merrill,	Norwalk	Staples, James & Co.,	Bridgeport
Griswold, Midian N.,	Winsted	Starr, Charles F.,	New London
Kimball, C. C. & Co.,	Hartford	White, Wm. N.,	Stafford
Lindley, John & Son,	Ansonia		



*Insurance Company of North America, Philadelphia, Penn.*

Name.	Residence.	Name.	Residence.
Adams, A. B. & Co.,	Willimantic	Learned, B. P.,	Norwich
Beach & Hunt,	West Winsted	Learned, J. C. & Sons,	New London
Bell, Harry,	Stamford	Leonard, Joseph G.,	Jewett City
Bowers, C. B.,	New Haven	Lindley, John,	Ansonia
Broatch, John C.,	Middletown	Marsh Bros. & Co.,	Bridgeport
Brooks, Isaac W.,	Torrington	Marvin, John W.,	Deep River
Brown, Thos. S.,	East Hampton	Mason, C. L.,	Unionville
Butler, H. C. & Co.,	Meriden	Northend, Charles A.,	New Britain
Cheesebro, C. H.,	Putnam	North, John G. & John C.,	New Haven
Coe & Sage,	Portland	Packer, T. E.,	Mystic Bridge
Cowles & Merrill,	Norwalk	Palmer, E. L.,	Danielsonville
Dickinson, Geo. W.,	Essex	Rich, Geo. J.,	South Manchester
Fuller, Joseph & Co.,	Suffield	Roraback, A. T. & M.,	Canaan
Gillett, Salmon C.,	Colchester	Russell, B. A.,	Greenwich
Goodwin, J. G.,	New Hartford	Smith, Franklin,	Hazardville
Hull, John H.,	Westport	Smith & Root,	Waterbury
Hull, Joseph T.,	Windsorville	Spooner, E. T.,	Warehouse Point
Harwood, C. F.,	Stafford Springs	Thomas, Edson,	Thomaston
Hayden, J. H. & Son,	Windsor Locks	Topliff, H. P.,	South Coventry
Hemingway, John,	Southington	Treadway, Charles S.,	Bristol
Jones, T.,	Danbury	Wilcox, Walter L.,	South Norwalk
Kimball, C. C. & Co.,	Hartford		

*Insurance Company of the State of Pennsylvania, Philadelphia, Penn.*

Andrew, Charles N.,	Willimantic	Otis, A. L.,	Meriden
Atwater, Wm. C.,	Birmingham	Packer, T. E.,	Mystic Bridge
Camp, F. E.,	Middletown	Parker Brothers,	Norwich
Fairchild, A. B.,	Bridgeport	Terry, Fred. L.,	Waterbury
Kimball, C. C. & Co.,	Hartford	Wilson, McNeil & Co.,	New Haven
Layton, J. M.,	South Norwalk		

*Jersey City, N. J.*

Bennett, Augustus N.,	New Britain	Lathrop, Jonathan L. & Son,	Norwich
Breckenridge, W. J.,	Middletown	Long, Henry C.,	New Haven
Dillingham, E. B.,	Hartford	Nichols, Henry T.,	Newtown
Fairchild, A. B.,	Bridgeport	Quien, Christian,	Danbury
Holbrook, Walter J.,	Colchester	Reed, John B., Jr.,	Stamford
Hubbell, David T.,	Bethel	Starr, Wm. H.,	New London
Humphrey, John D.,	New Britain	Terry, Silas B.,	Waterbury

*Lancashire, Manchester, England.*

Andrew, Chas. N.,	Willimantic	Hall, Horace D.,	Middletown
Atwater, Wm. C.,	Birmingham	Learned, B. P.,	Norwich
Baker, William E.,	Hartford	Page, Benj.,	Meriden
Bartlett, Egbert,	Ansonia	Peck, Miles L.,	Bristol
Cannon, H. L. & J. S.,	New Haven	Potter, Wm. H.,	Mystic River
Carrington, Geo. M.,	West Winsted	Smith & Root,	Waterbury
Catlin, Lyman S.,	Bridgeport	Stickney, J. N. & Co.,	Rockville
Cheesebro, C. H.,	Putnam	Sturges, B. J.,	Norwalk
Clark, D. H.,	Stamford	Todd, Cyrus A.,	New Milford
Collins & Northend,	New Britain	Weaver, H. C.,	New London

*Lion, London, England.*

Name.	Residence.	Name.	Residence.
Beach & Hunt,	West Winsted	Loomer, Silas F.,	Willimantic
Clark, D. H.,	Stamford	Stevens, A. L.,	Meriden
Fairchild, Alfred B.,	Bridgeport	Thayer, Albert L.,	Collinsville
Fisher, George B.,	Hartford	Thompson, C. S.,	New Haven
Layton, Jacob M.,	South Norwalk	Welton, F. L.,	Waterbury

*Liverpool and London and Globe, Liverpool, England.*

Atwater, Wm. C.,	Birmingham	Higby & DeForest,	Bridgeport
Baker, Wm. E.,	Hartford	Hill, J. H.,	New London
Bowers, C. B.,	New Haven	Hoyt, Theodore,	Danbury
Butler, A. G.,	Middletown	Mason, C. L.,	Unionville
Collins, A. P.,	New Britain	North, Jno. G. & Jno. C.,	New Haven
Cowles, Edmund B.,	Meriden	Northend, Charles A.,	New Britain
Cowles & Merrill,	Norwalk	Selden & Royce,	Norwich
Cundall & Bill,	Danielsonville	Smith & Root,	Waterbury
Dresser & Osgood,	Putnam	Spooner, E. T.,	Warehouse Point
Edwards, George P.,	Collinsville	Stickney, J. N.,	Rockville
Glendenning, G. W.,	Stamford	Treadway, C. S.,	Bristol
Griswold, Midian N.,	Winsted	Walden, John L.,	Willimantic
Hemingway, John,	Southington		

*London, London, England.*

Anderson, Jerome S.,	Stonington	Jones, John G.,	Waterbury
Atwater, Wm. C.,	Birmingham	Layton, Jacob M.,	South Norwalk
Bartlett, Egbert,	Ansonia	Page, Benj.,	West Meriden
Bowers, C. B.,	New Haven	Roraback, A. T. & M.,	Canaan
Butler, A. G.,	Middletown	Selden & Royce,	Norwich
Chapman, Silas, Jr.,	Hartford	Staples, James & Co.,	Bridgeport
Cowles, G. & N. A.,	New Britain	Starr, Chas. F.,	New London
Cowles & Merrill,	Norwalk	Treadwell, L. P.,	Danbury
Griswold, Midian N.,	Winsted	Todd, C. A.,	New Milford
Hall, Wm. M., Jr.,	Wallingford	White, Elbert S.,	Stamford

*London and Lancashire, Liverpool, England.*

Allen, B. R.,	Hartford	Marsh Bros. & Co.,	Bridgeport
Bulkley, Nathan T.,	Danbury	Northend, Charles A.,	New Britain
Butler, H. C. & Co.,	Meriden	Russell, B. A.,	Greenwich
Collins, A. P.,	New Britain	Smith & Root,	Waterbury
Cowles & Merrill,	Norwalk	Squire, W. H. & Co.,	Meriden
Fuller & Story,	Norwich	Warren, H. C.,	New Haven
Hill, J. H.,	New London		

*London and Provincial, London, England.*

Atwater, Wm. C.,	Birmingham	Niles, William P.,	New Haven
Brainard, David,	Thompsonville	Otis, A. L.,	Meriden
Chapman, Silas, Jr.,	Hartford	Parsons, G. S. & Co.,	Waterbury
Goodsell, McNeil & Co.,	Bridgeport	Raymond, Josiah,	Westport
Griswold, Midian N.,	Winsted	Sperry & Kimberly,	New Haven
Hubbard, H. A.,	Stamford	Webster, Charles M. & Co.,	Hartford
Loomer, Silas F.,	Willimantic	Wilson, Charles & Co.,	New Haven
McNeil, N. A. & Co.,	Lime Rock		



*Lloyds Plate Glass, New York, N. Y.*

Name.	Residence.	Name.	Residence.
Cheesebro, Charles H.,	Putnam	Parmelee, F. H.,	New London
Clark, D. H.,	Stamford	Rogers, Wm. H.,	Hartford
Croft, H. L.,	Danbury	Staples, James & Co.,	Bridgeport
Dean, A. W. & Co.,	Meriden	Stickney, J. N. & Co.,	Rockville
Fuller & Story,	Norwich	Sturges, Benj. J.,	Norwalk
Goodsell, McNeil & Co.,	Bridgeport	Thompson, C. S.,	New Haven
Jones, J. G.,	Waterbury	Weaver, Henry C.,	New London
Otis, A. L.,	Meriden	Williams, Jerome F.,	Norwich
Page, Benj.,	Meriden		

*Manufacturers and Builders, New York, N. Y.*

Chapman, Silas, Jr.,	Hartford	Wilson, Charles & Co.,	New Haven
----------------------	----------	------------------------	-----------

*Manufacturers, Boston, Mass.*

[Licenses expire April 1, 1885.]

Atwater, Wm. C.,	Birmingham	Loomer, Silas F.,	Willimantic
Begent, Louis S.,	Stamford	Mulville, John,	Greenwich
Chesebro, Chas. H.,	Putnam	Sturges, Benj. J.,	Norwalk
Cowles, E. B.,	Meriden	Thompson, C. S.,	New Haven
Fairchild, A. B.,	Bridgeport	Webster, C. M. & Co.,	Hartford
Hubbard, E. N.,	Middletown	Williams, Jerome F.,	Norwich

*Mechanics, Brooklyn, N. Y.*

Atwater, Wm. C.,	Birmingham	Staples, James & Co.,	Bridgeport
Bacon & Guy,	Middletown	Stapleton, John C.,	Meriden
Collins & Northend,	New Britain	Sturges, Benj. A.,	Norwalk
Dean, A. W. & Co.,	Meriden	Webster, Charles M.,	Hartford
Hill, James H.,	New London	Williams, Jerome F.,	Norwich
McNeil, N. A. & Co.,	Lime Rock	Wilson, Charles & Co.,	New Haven

*Merchants, Newark, N. J.*

Allen, Charles I.,	Bethel	Fuller & Story,	Norwich
Andrew, Chas. N.,	Willimantic	Hubbard, Henry A.,	Stamford
Atwater, Wm. C.,	Birmingham	Johnson, C. G. & Co.,	Meriden
Bacon & Guy,	Middletown	Jones, Timothy,	Danbury
Beach & Hunt,	West Winsted	Layton, Jacob M.,	South Norwalk
Bristol, Alfred,	Cheshire	Lloyd, George,	Danielsonville
Bristol, Clifford E.,	Norfolk	Mason, C. L.,	Unionville
Camp, F. E.,	Middletown	Mason, C. L. & Son,	Bristol
Catlin, L. S.,	Bridgeport	Northend, Charles A.,	New Britain
Chapman, Silas, Jr.,	Hartford	Roraback, A. T. & M.,	Canaan
Collins & Northend,	New Britain	Sturges, Benj. J.,	Norwalk
Cowles, Edmund B.,	Meriden	Todd, Cyrus A.,	New Milford
Dresser & Osgood,	Putnam	Wilson, McNeil & Co.,	New Haven

*Merchants, Providence, R. I.*

Bowen, A. J.,	Willimantic	Page, Benj.,	Meriden
Fuller & Story,	Norwich	Preston, C. W.,	Hartford
Goodsell, McNeil & Co.,	Bridgeport	Smith & Root,	Waterbury
Hall, H. D.,	Middletown	Stickney, J. N. & Co.,	Rockville
Hall, Wm. M. & Co.,	Wallingford	Warren, H. C.,	New Haven
Hawley, B. F.,	Bristol		

*Merchants and Farmers' Mutual, Worcester, Mass.*

Name.	Residence.	Name.	Residence.
Birdseye, T. S.,	Birmingham	Palmer, E. L.,	Danielsonville
Fuller, L. H.,	Putnam	Stickney, J. N.,	Rockville
Fuller, L. S.,	Tolland	Tourtelotte, Oscar,	North Grosvenordale
Gillett, Ralph,	Hartford	Wilson, Charles & Co.,	New Haven
Grant, O. B.,	Stonington		

*Metropolitan Plate Glass, New York, N. Y.*

Chapman, Silas, Jr.,	Hartford	Stapleton, John C.,	Meriden
Fuller & Story,	Norwich	Todd, C. A.,	New Milford
McAllister & Warren,	New Haven	Weaver, H. C.,	New London
Noble, J. F.,	Bridgeport		

*Montauk, Brooklyn, N. Y.*

Cowles, G. & N. A.,	New Britain	Webster, Charles M. & Co.,	Hartford
Crawford, Robert B.,	Norwalk	Wilson, Charles & Co.,	New Haven

*Newark, Newark, N. J.*

Atwater, William J.,	New Haven	Layton, J. M.,	South Norwalk
Dillingham, E. B.,	Hartford	Wilson, Charles & Co.	New Haven

*New Hampshire, Manchester, N. H.*

Atwater, Wm. C.,	Birmingham	Loomer, Silas F.,	Willimantic
Dickinson, L. A.,	Hartford	Marsh Bros. & Co.,	Bridgeport
Edgar, Thos. & Geo. P.,	New London	Page, Benj.,	West Meriden
Fairchild, A. B.,	Bridgeport	Taff, Fred. A.,	Stamford
Green, Millen S.,	Stonington	Williams, Jerome F.,	Norwich
Haines, D. T.,	Middletown	Wilson, O. E.,	Norwalk
Jones, J. G.,	Waterbury	Wilson, Charles & Co.,	New Haven

*New York Bowery, New York, N. Y.*

Atwater, Wm. C.,	Birmingham	McNeil, N. A. & Co.,	Lime Rock
Beecher, S. G. & Son,	New Milford	Painter, Henry W.,	West Haven
Bishop, C. B.,	Litchfield	Parker Brothers,	Norwich
Collins & Northend,	New Britain	Preston, C. W. & Co.,	Hartford
Cowles, E. B.,	Meriden	Starr, Charles F.,	New London
Frisbie, Chase & Co.,	New Haven	Sturges, Benj. F.,	Norwalk
Goodsell, McNeil & Co.,	Bridgeport	Taff, Fred. A.,	Stamford
Hoyt, Theodore,	Danbury	Warner, Fred. H.,	New Milford
Hubbard, E. N.,	Middletown	Webster, Charles M. & Co.,	Hartford

*Niagara, New York, N. Y.*

Name.	Residence.	Name.	Residence.
Anderson, Jerome F.,	New London	Hall, Wm. M. & Co.,	Wallingford
Andross, W. W.,	Rockville	Jones, Timothy,	Danbury
Baker, H. A.,	Montville	Lindley, J. L.,	Ansonia
Baldwin, C. E.,	West Cornwall	Loomer, Silas F.,	Willimantic
Beardsley, Geo. L.,	Birmingham	Maltbie, C. B.,	Falls Village
Beecher, S. G. & Son,	New Milford	McNeil, N. A. & Co.,	Lime Rock
Bell, Harry,	Stamford	Mead, Melville E.,	Darien
Brooks, Isaac W.,	Torrington	Northend, Charles A.,	New Britain
Butler, A. G.,	Middletown	Norton, Thos. L.,	Lakeville
Cannon, J. S.,	New Haven	Palmer, Geo.,	Branford
Carrington, Geo. M.,	Winsted	Palmer & Crofut,	Danielsonville
Chandler, J. W.,	Stafford Springs	Peck, M. L.,	Bristol
Chapman, Silas, Jr.,	Hartford	Perry, Henry H.,	Southport
Collins, A. P.,	New Britain	Potter, W. H.,	Mystic River
Cone, Wm. A.,	East Haddam	Raymond, Josiah,	Westport
Converse, A. W.,	Windsor Locks	Russell, B. A.,	Greenwich
Cowles, E. B.,	West Meriden	Selden & Royce,	Norwich
Day, S. B.,	Colchester	Sheffield, Thos. D.,	Pawcatuck
Dickinson, Geo. W.,	Essex	Smith & Root,	Waterbury
Edgar, Geo. P.,	New London	Staples, James & Co.,	Bridgeport
Ely, James & F. E.,	Thompsonville	Wilcox, Walter L.,	South Norwalk
Fuller, L. H.,	Putnam	Wilson, O. E.,	Norwalk

*Northern, London, England.*

Begent, L. S.,	Stamford	Mason, C. L. & Son,	Bristol
Bigelow, C. H.,	Danbury	Mason, Carlos L.,	Unionville
Broatch, John C.,	Middletown	Northend, Charles A.,	New Britain
Butler, H. C. & Co.,	Meriden	Parker Brothers,	Norwich
Crawford, Robert B.,	Norwalk	Smith & Root,	Waterbury
Edgar, Thos. & Geo. P.,	New London	Squire, W. H. & Co.,	Meriden
Griswold, Midian N.,	Winsted	Staples, James & Co.,	Bridgeport
Kimball, C. C. & Co.,	Hartford	Wilcox, Walter L.,	South Norwalk
Lindley, John & Son,	Ansonia	Wilson, McNeil & Co.,	New Haven

*North British and Mercantile, London, England.*

Adams, A. B. & Co.,	Willimantic	Marsh Bros. & Co.,	Bridgeport
Bartlett, Egbert,	Ansonia	Marvin, John W.,	Deep River
Beach & Hunt,	West Winsted	Mason, C. L.,	Unionville
Begent, L. S.,	Stamford	Packer, Thos. E. & Co.,	Mystic River
Bigelow, C. H.,	Danbury	Parker Bros.,	Norwich
Converse, A. W.,	Windsor Locks	Peck, Miles L.,	Bristol
Collins, A. P.,	New Britain	Perry, Henry H.,	Southport
Cowles & Merrill,	Norwalk	Perry, Oliver F.,	Collinsville
Ely, J. & F. E.,	Thompsonville	Price, William T.,	South Windsor
Hall, H. D.,	Middletown	Smith & Root,	Waterbury
Hall, Wm. M. & Co.,	Wallingford	Spencer, Alfred, Jr.,	Suffield
Hart, Joseph C.,	Hartford	Spooner, E. T.,	Warehouse Point
Hubbell, Charles E.,	Stratford	Squire, W. H. & Co.,	Meriden
Hull, John H.,	Westport	Stickney, J. N.,	Rockville
Layton, Jacob M.,	South Norwalk	Todd, C. A.,	New Milford
Learned, J. C. & Son,	New London	Thompson, C. S.,	New Haven

*Norwich Union, Norwich, England.*

Name.	Residence.	Name.	Residence.
Andrew, Charles N.,	Willimantic	Mason, C. L.,	Unionville
Atwater, Wm. C.,	Birmingham	McNeil, N. A. & Co.,	Lime Rock
Bacon & Guy,	Middletown	Parker Brothers,	Norwich
Buell, Wm. H.,	Clinton	Raymond, Josiah,	Westport
Collins & Northend,	New Britain	Sharkey, Joseph C.,	Branford
Edgar, Thos. & Geo. P.,	New London	Squire, Wilbur H.,	Meriden
Goodsell, McNeil & Co.,	Bridgeport	Sturges, Benj. J.,	Norwalk
Griswold, Midian N.,	Winsted	Taff Fred. A.,	Stamford
Hart, Joseph C.,	Hartford	Thorn, S. S.,	New Haven
Holmes, James T.,	Stamford	Thompson, Cleveland S.,	New Haven
Hoyt, Theodore,	Danbury	Todd, Cyrus A.,	New Milford
Layton, Jacob M.,	South Norwalk	Wilson, Charles & Co.,	New Haven
Mason, C. L. & Son,	Bristol		

*Northwestern National, Milwaukee, Wis.*

Cannon, J. S.,	New Haven	Staples, James & Co.,	Bridgeport
Chapman, Silas, Jr.,	Hartford	Treadwell, S. P.,	Danbury

*Park, New York, N. Y.*

Cowles, G. & N. A.,	New Britain	Webster, Chas. M.,	Hartford
Humphrey, John D.,	New Britain	Wilson, Charles & Co.,	New Haven
Silliman, S. C., Jr.,	Stamford		

*Pennsylvania, Philadelphia, Penn.*

Adams, A. B. & Co.,	Willimantic	Fuller & Story,	Norwich
Allen, B. R.,	Hartford	Hill, James H.,	New London
Broatch, J. C.,	Middletown	Hoyt, Theodore,	Danbury
Butler, H. C. & Co.,	Meriden	Marsh Brothers & Co.,	Bridgeport
Collins, A. P.,	New Britain	Northend, Chas. A.,	New Britain
Cowles & Merrill,	Norwalk	Smith & Root,	Waterbury
Chase, Frederick A.,	New Haven	Spedding, William,	Stafford Springs
Cundall & Bill,	Danielsonville	Squire, W. H. & Co.,	Meriden

*Peoples, New York, N. Y.*

Bowers, C. B.,	New Haven	Otis, A. L.,	Meriden
Chapman, Silas, Jr.,	Hartford	Whiting, Josiah H.,	Ansonia
Goodsell, McNeil & Co.,	Bridgeport		

*Phenix, Brooklyn, N. Y.*

Adams, A. B. & Co.,	Willimantic	Kimball, C. C. & Co.	Hartford
Beach & Hunt,	West Winsted	Marsh Brothers & Co.,	Bridgeport
Bigelow, C. H.,	Danbury	Mead, M. E.,	Darien
Bradley, Henry,	Seymour	Nichols, H. T.,	Newtown
Butler, Abbott G.,	Middletown	Norton, Omer E.,	Hotchkissville
Butler, H. C. & Co.,	Meriden	Palmer & Crawford,	Danielsonville
Chesebro, C. H.,	Putnam	Raymond, Josiah,	Westport
Coit, Geo. D.,	Norwich	Russell, B. A.,	Greenwich
Collins & Northend,	New Britain	Smith & Root,	Waterbury
Edgar, Thos. & Geo. P.,	New London	Squire, W. H. & Co.,	Meriden
Goodwin, J. G.,	New Hartford	St. John, S. Y.,	New Canaan
Hall, Wm. M. & Co.,	Wallingford	Warren, Herbert C.,	New Haven
Hawley, B. F.,	Bristol	White, Elbert,	Stamford
Hemingway, John,	Southington	Whiting, Josiah H.,	Ansonia
Hubbell, David T.,	Bethel	Wilson, O. E.,	Norwalk
Huke, George E.,	Torrington		

*Phoenix, London, England.*

Name.	Residence.	Name.	Residence.
Atwater, Wm. C.,	Birmingham	Northend, Charles A.,	New Britain
Beach & Hunt,	West Winsted	Parker Brothers,	Norwich
Bishop, Chas. B.,	Litchfield	Raymond, Josiah,	Westport
Butler, A. G.,	Middletown	Silliman, Saml. C., Jr.,	Stamford
Butler, H. C. & Co.,	Meriden	Starr, Chas. F.,	New London
Catlin, L. S.,	Bridgeport	Taff, Fred. A.,	Stamford
Chapman, Silas, Jr.,	Hartford	Thompson, C. S.,	New Haven
Chesebro, Chas. H.,	Putnam	Warner, Fred H.,	New Milford
Fairchild, A. B.,	Bridgeport	Welton, Nelson J.,	Waterbury
Flynn, Joseph C.,	Naugatuck	Williams, Jerome F.,	Norwich
Hoyt, Theodore,	Danbury	Wilson, O. E.,	Norwalk
Mulville, John,	Greenwich		

*Prescott, Boston, Mass.*

Atwater, Wm. C.,	Birmingham	Hubbard, E. N.,	Middletown
Chapman, Silas Jr.,	Hartford	McNeil, N. A. & Co.,	Lime Rock
Cowles & Merrill,	Norwalk	Otis, A. L.,	Meriden
Goodsell, McNeil & Co.,	Bridgeport	Sperry & Kimberly,	New Haven

*Providence-Washington, Providence, R. I.*

Baker, Wm. E.,	Hartford	Hall, H. D.,	Middletown
Beach & Hunt,	West Winsted	Harwood, Chas. F.,	Stafford Springs
Bullus, Thomas L. I.,	Birmingham	Learned, J. C. & Son,	New London
Butler, Abbott G.,	Middletown	Mason, C. L.,	Unionville
Chesebro, C. H.,	Putnam	Mason, C. L. & Son,	Bristol
Clark, D. H.,	Stamford	Northend, Charles A.,	New Britain
Cowles, E. B.,	Meriden	Packer, Thos. E. & Co.,	Mystic Bridge
Cowles & Merrill,	Norwalk	Palmer, E. L.,	Danielsonville
Fuller & Story,	Norwich	Peck, M. L.,	Bristol
Fuller, W. H.,	Suffield	Smith & Root,	Waterbury
Goodsell, McNeil & Co.,	Bridgeport	Todd, C. A.,	New Milford
Green, Millan S.,	Stonington	Warren, Herbert C.,	New Haven

*Queen, Liverpool, England.*

Adams, A. B. & Co.,	Willimantic	Learned, J. C. & Son,	New London
Bartlett, Egbert,	Ansonia	Marvin, John W.,	Deep River
Butler, Abbott G.,	Middletown	Northend, Charles A.,	New Britain
Butler, H. C. & Co.,	Meriden	Parker Bros.,	Norwich
Carrington, Geo. M.,	West Winsted	Peck, Miles L.,	Bristol
Cowles & Merrill,	Norwalk	Raymond, Josiah,	Westport
Cundall & Bill,	Danielsonville	Smith & Root,	Waterbury
Hallowell, Samuel,	New Haven	Stickney, J. N. & Co.,	Rockville
Higby & DeForest,	Bridgeport	Trumbull, H. N.,	Stonington
Hoyt, Theodore,	Danbury	White, Wm. N.,	Stamford
Kimball, C. C. & Co.,	Hartford	Wilson, McNeil & Co.,	New Haven

*Quincy Mutual, Quincy, Mass.*

Lawrence, Gordon B.,	Waterbury	Osborn & Price,	Hartford
----------------------	-----------	-----------------	----------

*Rochester-German, Rochester, N. Y.*

Andrew, Chas. N.,	Willimantic	Layton, J. M.,	South Norwalk
Cowles & Merrill,	Norwalk	Starr, Chas. F.,	New London
Goodsell, McNeil & Co.,	Bridgeport	William, Jerome F.	Norwich
Hubbard, E. N.,	Middletown	Wilson, Charles & Co.,	New Haven
Jones, J. G.,	Waterbury		



*Royal, Liverpool, England.*

Name.	Residence.	Name.	Residence.
Adams, A. B. & Co.,	Willimantic	Hall, Wm. M. & Co.,	Wallingford
Allen, B. R.,	Hartford	Hawley, B. F.,	Bristol
Beach & Hunt,	West Winsted	Hill, J. H.,	New London
Begent, Louis S.,	Stamford	Hoyt, Theodore,	Danbury
Broatch, J. C.,	Middletown	Marsh Bros. & Co.,	Bridgeport
Butler, H. C. & Co.,	Meriden	Mason, C. L.,	Unionville
Collins, A. P.,	New Britain	Northend, Chas. A.,	New Britain
Cowles & Merrill,	Norwalk	Packer, Thos. E. & Co.,	Mystic Bridge
Cundall & Bill,	Danielsonville	Smith & Root,	Waterbury
Frisbie, Chase & Co.,	New Haven	Spedding, Wm. H.,	Stafford Springs
Fuller & Story,	Norwich	Squire, W. H. & Co.,	Meriden

*Scottish Union and National, Edinburgh, Scotland.*

Bell, Harry,	Stamford	Parsons, G. S. & Co.,	Waterbury
Cannon, H. L. & J. S.,	New Haven	Stevens, A. L.,	Meriden
Fisher, George B.,	Hartford	Thayer, Albert L.,	Collinsville
Higby & DeForest,	Bridgeport	Weaver, H. C.,	New London
Layton, Jacob M.,	South Norwalk	Welton, Franklin L.,	Waterbury
Loomer, Silas F.,	Willimantic	Wilson, O. E.,	Norwalk

*Springfield, Springfield, Mass.*

Adams, A. B. & Co.,	Willimantic	Cowles & Merrill,	Norwalk
Atwater, Wm. C.,	Birmingham	Cundall & Bill,	Danielsonville
Bacon & Guy,	Middletown	Fuller & Story,	Norwich
Baker, Alden A.,	Colchester	Fuller, Joseph,	Suffield
Baker, H. A.,	Montville	Fuller, L. H.,	Putnam
Baker, Wm. E.,	Hartford	Hall, H. D.,	Middletown
Beach & Hunt,	West Winsted	Harwood, Chas. F.,	Stafford Springs
Bell, Harry,	Stamford	Learned, J. C. & Son,	New London
Bissell, L. & Son,	Rockville	Lindley, John,	Ansonia
Brooks, Isaac W.,	Torrington	Marsh Bros. & Co.,	Bridgeport
Burwell, F. W.,	New Hartford	Packer, Thos. E.,	Mystic Bridge
Cannon, H. L. & J. S.,	New Haven	Peck, Miles L.,	Bristol
Codding, S. N.,	Collinsville	Smith, Franklin,	Hazardville
Collins, A. P.,	New Britain	Smith & Root,	Waterbury
Cone, Wm. A.,	East Haddam	Todd, C. A.,	New Milford
Cowles, E. B.,	Meriden	Treadwell, L. P.,	Danbury

*Star, New York, N. Y.*

Bartlett, Egbert,	Ansonia	Smith & Root,	Waterbury
Butler, H. C. & Co.,	Meriden	Sperry & Kimberly,	New Haven
Herrity, Michael,	New Haven	Thompson, C. S.,	New Haven
Kimball, C. C. & Co.,	Hartford		

*Sterling, New York, N. Y.*

Bartram, A. E. & Co.,	Bridgeport	Wilson, Charles & Co.,	New Haven
Webster, Charles M. & Co.,	Hartford		



*Sun, London, England.*

Name.	Residence.	Name.	Residence.
Andross, Wm. Wiltshire,	Rockville	Loomer, Silas F.,	Willimantic
Atwater, William C.,	Birmingham	Lloyd, George,	Danielsonville
Beecher, Edward C.,	Milford	Mason, C. L. & Son,	Bristol
Braddock, Charles S.,	New London	Otis, Albert L.,	Meriden
Brainard, David,	Thompsonville	Potter, Wm. H.,	Mystic River
Butler, Abbott G.,	Middletown	Purdy, Horace,	Danbury
Carrington, Geo. M.,	West Winsted	Reed, John B., Jr.,	Stamford
Chesebro, Charles F.,	Putnam	Starr, Chas. F.,	New London
Collins & Northend,	New Britain	Spooner, Eugene T.,	Warehouse Point
Fairchild, Alfred B.,	Bridgeport	Squire, Wilbur H.,	Meriden
Fitzpatrick, Wm.,	New Haven	Street, F. F.,	East Hartford
Fowler, John W.,	Milford	Webb, Charles Henry,	New Haven
Green, Millen S.,	Westerly, R. I	Williams, Jerome F.,	Norwich
Huke, George S.,	Torrington	Wilson, Oliver E.,	Norwalk
Lane, Aaron H.,	Port Chester, N. Y	Wilson, McNeil & Co.,	New Haven
Layton, Jacob M.,	South Norwalk		

*Traders, Chicago, Ill.*

Atwater, Wm. C.,	Birmingham	Goodsell, McNeil & Co.,	Bridgeport
Bacon & Guy,	Middletown	Jones, John G.,	Waterbury
Bell, Harry,	Stamford	Loomer, Silas F.,	Willimantic
Cowles, E. B.,	Meriden	Silliman, Samuel C., Jr.,	Stamford
Cowles & Merrill,	Norwalk	Weaver, Henry C.,	New London
Fuller & Story,	Norwich	Wilson, Charles & Co.,	New Haven
Gillett, Ralph,	Hartford		

*Transatlantic, Hamburg, Germany.*

Atwater, Wm. C.,	Birmingham	Squire, Wilbur H.,	Meriden
Kimball, C. C. & Co.,	Hartford	Staples, James,	Bridgeport
Mason, C. L.,	Unionville	Welton, Franklin L.,	Waterbury
Sperry & Kimberly,	New Haven		

*Union, Philadelphia, Penn.*

Andross, W. W.,	Rockville	Loomer, S. F.,	Willimantic
Atwater, Wm. C.,	Birmingham	Northend, Chas. A.,	New Britain
Bacon & Guy,	Middletown	Otis, Albert L.,	Meriden
Bentley, Samuel H.,	Mystic	Parker Bros.,	Norwich
Brainard, David,	Thompsonville	Peck, Miles L.,	Bristol
Bulkley, Nathan T.,	Danbury	Preston, LeRoy S.,	Hartford
Fitzpatrick, Wm.,	New Haven	Taff, Fred A.,	Stamford
Hall, Horace D.,	Middletown	Weaver, Henry C.,	New London
Higby & DeForest,	Bridgeport	Webster, Charles M. & Co.,	Hartford
Humphrey, John D.,	New Britain	Wilson, Charles & Co.,	New Haven
Jones, J. G.,	Waterbury	Wilson, O. E.,	Norwalk

*United Firemen's, Philadelphia, Penn.*

Wilson, McNeil & Co., New Haven.

*United States Fire, New York.*

Lineburgh, W. G.,	Bridgeport	Wilson, Charles & Co.,	New Haven
-------------------	------------	------------------------	-----------

*Washington, Boston, Mass.*

Name.	Residence.	Name.	Residence.
Atwater, Wm. C.,	Birmingham	Maloney, Daniel,	Fairfield
Bacon & Guy,	Middletown	Marvin, John W.,	Deep River
Beecher, S. G. & Son,	New Milford	Mason, C. L. & Son,	Bristol
Bell, Harry,	Stamford	Mason, Carlos L.,	Unionville
Bishop, Charles B.,	Litchfield	McNeil, N. A. & Co.,	Lime Rock
Brooks, Isaac W.,	Torrington	Morris & Nichols,	Bridgeport
Chapman, Silas, Jr.,	Hartford	Palmer & Preston,	Danielsonville
Chesebro, Chas. H.,	Putnam	Quien, Christian,	Danbury
Collier, Thos. S.,	New London	Russell, Benj. A.,	Greenwich
Collins & Northend,	New Britain	Selden & Royce,	Norwich
Cowles & Merrill,	Norwalk	Sperry & Kimberly,	New Haven
Goodsell, McNeil & Co.,	Bridgeport	Squire, Wilbur H.,	Meriden
Hubbell, David T.,	Bethel	Stickney, John N.,	Rockville
Jones, John G.,	Waterbury	Webster, Chas. M. & Co.,	Hartford
Layton, Jacob M.,	South Norwalk	Williams, Jerome F.,	Norwich
Loomer, Silas F.,	Willimantic	Wilson, McNeil & Co.,	New Haven

*Westchester, New York, N. Y.*

Andrew, Charles N.,	Willimantic	Hubbard, E. N.,	Middletown
Bacon & Guy,	Middletown	Jones, J. G.,	Waterbury
Coe & Hoadley,	Waterbury	Nichols, H. T.,	Newtown
Cowles, G. & N. A.,	New Britain	Perry, Henry H.,	Southport
Merrill, Homer,	Norwalk	Starr, Chas. F.,	New London
Dayton, John,	Greenwich	St. John, S. Y.,	New Canaan
Gillett, Ralph,	Hartford	Taff, Fred. A.,	Stamford
Griswold, Midian N.,	Winsted	Thompson, C. S.,	New Haven
Herrity, Michael,	New Haven	Todd, Cyrus A.,	New Milford
Higby & DeForest,	Bridgeport	Williams, Jerome F.,	Norwich

*Western, Toronto, Canada.*

Atwater, Wm. C.,	Birmingham	Wilson, Charles & Co.,	New Haven
Cowles, E. B.,	Meriden		

*Williamsburgh City, Brooklyn, N. Y.*

Andross, Wm. W.,	Rockville	Otis, A. L.,	Meriden
Atwater, Wm. C.,	Birmingham & Waterb'y	Pease, Lorin H.,	Thompsonville
Bacon & Guy,	Middletown	Preston, Le Roy S.,	Hartford
Collins & Northend,	New Britain	Russell, B. A.,	Greenwich
Herman, Samuel A.,	Winsted	Sheffield, Thomas D.,	Pawcatuck
Higby & DeForest,	Bridgeport	Sperry & Kimberly,	New Haven
Hill, J. H.,	New London	Stevens, A. L.,	Meriden
Hubbard, H. A.,	Stamford	Treadwell, L. P.,	Danbury
Loomer, S. F.,	Willimantic	Williams, Jerome F.,	Norwich
Meade, M. E.,	Darien	Wilson, O. E.,	Norwalk



State of Connecticut.

---

TWENTIETH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

TO THE

General Assembly of the State, A.D. 1885.



---

PART SECOND.

Life and Accident Companies.

---

HARTFORD, CONN.:

PRESS OF THE FOWLER & MILLER COMPANY, 341 MAIN STREET.

1885.

## ERRATUM.

---

Page 97—For 17,972 policies in force at end of year, read 17,996. Error of Annual Statement.

# INDEX.

---

	PAGE.
Introduction .....	v

## DETAILED STATEMENTS.—CONNECTICUT LIFE COMPANIES.

Ætna.....	3	Hartford.....	38, 63
Charter Oak.....	14	Mutual Benefit.....	65
Connecticut General.....	19	Phoenix.....	42
Connecticut.....	25	Travelers.....	49
Continental.....	32		

## CONNECTICUT ACCIDENT COMPANIES.

Mutual Benefit .....	65
Travelers.....	55

## LIFE COMPANIES OF OTHER STATES.

Berkshire.....	69	Mutual.....	135
Equitable.....	75	New York.....	144
Germania.....	82	Northwestern.....	151
Home.....	88	Penn.....	156
Homœopathic.....	94	Provident Savings.....	164
John Hancock.....	99	State.....	168
Manhattan.....	106	Union.....	174
Massachusetts.....	114	United States.....	182
Metropolitan.....	122	Washington.....	189
Mutual Benefit.....	127		



## STATISTICAL TABLES.

Table 1—Assets.....	196
2—Per Centum of Various Investments.....	197
3—Liabilities.....	198
4—Income.....	199
5—Disbursements.....	200
6—Income, Expenditures, Per Centum, etc.....	201
7—Premium Receipts, Expenses of Management.....	202
8—Business in Connecticut.....	203
9—Policies Issued in 1883 and 1884.....	204
10—Outstanding Insurance, 1883 and 1884.....	205
11—Termination of Policies.....	206-207
12—Death Claims in 1882, 1883, 1884.....	208
13—Premium Note Account.....	209
14—Number, Amount, and Value of Policies.....	210
15—Average Amount and Value of Each Policy.....	211
16—Annual Interest, Rate Per Cent. Received.....	212
17—Summary Comparison.....	213

## MISCELLANEOUS.

Directory of Companies.....	217
Directory of Agents.....	221
Laws of Connecticut Relating to Insurance.....	1*-36*
Judicial Decisions on Insurance in Connecticut.....	37*-74*

## REPORT—PART II.

OFFICE OF THE INSURANCE COMMISSIONER,  
HARTFORD, April 10, 1885.

### *To the General Assembly:*

The undersigned now submits the Second Part of his Annual Report, being the portion embracing all the companies duly authorized in this State to transact the business of either Life or Accident Insurance.

The number of such companies, at the date of this report, is the same as last year, viz.: nine Connecticut companies and nineteen companies of other States; and they are the identical companies, none having withdrawn during the year.

The Statistical Tables appended hereto present in various detail the condition of the companies devoted to life assurance upon the fixed premium plan, besides one other company, the Provident Savings of New York, which is included in this class, because it maintains the same reserve as the rest. To avoid confusion of results, the statistics of accident insurance, and of business transacted upon the assessment plan, are not blended with the others in the Tables. There are only two companies engaged in accident business, and only two (beside the Provident) working on the assessment plan. The condition of these can be ascertained easily, by reference to the Abstracts of their Annual Statements, which will be found in their proper places hereinafter.

### ASSETS AND LIABILITIES.

The corporations included in the Tables were possessed of admitted Assets at the close of 1883 and 1884, valued as follows:

	1883.	1884.
Eight Connecticut companies.....	\$106,871,629 39	\$108,115,724 84
Nineteen other-State companies.....	341,479,762 09	357,578,724 56
Totals.....	\$448,351,391 48	\$465,694,449 40

The increase for the year exceeded seventeen millions of dollars, or nearly four per centum.

The Liabilities, absolute and contingent, increased in a slightly larger ratio, thus:

	1883.	1884.
Eight Connecticut companies.....	\$96,147,577 19	\$97,153,763 25
Nineteen other-State companies.....	303,632,832 99	319,473,099 31
Totals.....	\$399,780,410 18	\$416,626,862 56

The surplus over all liabilities except capital stock stood as follows:

	1883.	1884.
Companies of this State.....	\$10,724,052 20	\$10,961,961 59
Companies of other States.....	37,846,929 10	38,105,625 25
Totals.....	\$48,570,981 30	\$49,067,586 84

The year's increase in surplus is just about \$500,000, nearly one-half accruing to Connecticut companies. This sum is but one eight-hundredth part of the net reserve required for re-insurance, but it amounts to a gain in surplus of more than one per centum.

The great item of Liability is, of course, the Reserve which is required to be held, with its accumulations, to meet the obligations as they fall due. The reserve in 1883 amounted to \$393,256,682.56, and in 1884 to \$410,195,495.00, an advance of nearly seventeen millions. But the income account provided for this enlarged reserve, and furnished half a million dollars in addition.

The net amount of policies outstanding and not re-insured, was as follows:

	1883.	1884.
Companies of this State.....	\$321,254,045	\$318,312,677
Companies of other States.....	1,394,165,598	1,517,090,874
Together.....	\$1,715,419,643	\$1,835,403,551

The year's increase in amount insured is seen to be one hundred and twenty millions,—that is to say, this is the gain over and beyond the amount terminated. The reserve of \$410,195,495, increased by

the future premium payments on existing policies, and the whole accumulated at not less than four per centum annual interest, compounded, will provide for \$1,835,403,551 of insurance, as the fifteen hundred thousand policies severally mature and fall due, as surely as the law of mortality, derived from the experience of insurance offices, is reliably exact as regards the average duration of insured lives. The reserve stated above is the value of these policies at the end of 1884.

## CHANGES IN ASSETS.

The character of the investments has not changed materially during the year. The Connecticut companies hold less real estate by \$600,000, whilst other companies hold \$3,200,000 more. The investment in loans on real estate mortgages has increased \$16,600,000, and continues to be the largest item of assets. The loans on collateral have been reduced nearly one-half. In premium notes and loans, there has been a reduction by Connecticut companies of nearly \$900,000, and about the same by the other companies. Stocks and bonds have increased \$14,600,000, and cash \$3,000,000.

It is gratifying to observe a reduction in the amount of real estate held by our companies. It is not in accord with the policy of the State that such corporations should remain for an indefinite term large holders of realty, nor is it the true policy of the corporations. Real estate is not an available asset, when its conversion into money is most needed. Its retention for years is mere speculation, usually resulting in loss. In some of the States such corporations are forbidden by law to own land. But the law is evaded under cover of deeds of trust. The national banking act restricts the holding of land by bank corporations to the term of three years, which seems a reasonable time for realizing on such property.

## BUSINESS OF 1884.

The operations of the year are summarized below :

	Premiums.	Interest, etc.	Total Income.
State companies.....	\$9,400,309 63	\$5,690,348 45	\$15,090,658 08
Others.....	58,059,965 18	17,933,545 87	75,993,511 05
Aggregates.....	\$67,460,274 81	\$23,623,894 32	\$91,084,169 13
Same in 1883.....	63,259,744 61	23,986,748 25	87,246,492 86
*Increase or †Decrease	\$4,200,530 20*	\$362,853 93†	\$3,837,676 27*

The income from interest, rents and profits on property sold was slightly diminished, whilst the premium income increased more than six per centum. This is noticeable in view of the many new associations in the field claiming to do the business at a smaller cost.

The amount of new policies issued was \$348,119,458, against a total issue of \$323,883,811 in the preceding year.

The payments of the year were :

	To Policy-holders.	Total Payments.
By Connecticut companies.....	\$10,837,055 77	\$13,367,373 42
By other companies.....	44,389,624 38	59,535,761 49
By all.....	\$55,226,680 15	\$72,903,134 91

The total payments exceed those of the previous year by nearly \$3,000,000. Of the amount paid policy-holders, \$32,829,867.76 were in settlement of death losses and matured endowments, the former being proportionate to the latter as three to one; \$9,144,202.05 were paid for surrendered policies; \$13,252,610.34 were paid in dividends to policy-holders; and taxes absorbed \$1,323,858.74. Although the premium receipts increased more than four millions of dollars, the increase in amount of death-claims was only half a million.

Speaking of the companies as one body, it may be said that their annual statements show progress and prosperity for the year 1884. The amount of new business secured far exceeded the terminations; the death-losses were not excessive; the net income was sufficient to meet all claims and expenses; to increase the reserve fund by seventeen millions of dollars; to return to policy-holders, as dividends, thirteen millions; to cover a shrinkage of six or seven hundred thousand dollars in the value of investments (over and above amounts charged off in disbursement accounts); and, finally, to add half a million dollars to surplus account.

When it is considered that these corporations have disbursed in a single year to those entitled thereto the large sum of \$55,000,000, one cannot but appreciate the vast benefit conferred upon society by the establishment and continuance of these institutions, and be gratified in observing their increasing growth and strength.

To exhibit the progress hitherto made, a comparison of condition is presented between the companies transacting business in the State in 1868 and the smaller number operating in 1884:



Year.	No. of Companies.	Gross Assets.	Liabilities without regard to Capital.	Surplus without regard to Capital.	Premium Reserve.
1868.....	37	\$143,968,193	\$122,266,406	\$21,711,787	\$115,177,822
1884.....	27	465,694,450	416,626,862	49,067,587	410,195,495
Difference,	—10	+\$321,726,257	+\$294,360,456	+\$27,355,800	+\$295,017,673

The comparison is between thirty-seven offices then and twenty-seven now. Only twenty-one of the original thirty-seven offices have survived, and twenty are now operating in this State. If a comparison were made between the condition in 1868 of the twenty-seven companies now present, and their condition in 1884, the progression would be found to be in a still larger ratio.

## BUSINESS IN CONNECTICUT.

The new business transacted in this State during the year was as follows:

	New Policies Issued.	Amount Assured.
Connecticut offices.....	1,209	\$1,821,233 00
Other offices.....	3,163	4,180,337 69
By all.....	4,372	\$6,001,570 69
	Whole number in force.	Amount Covered.
Outstanding Policies.		
Connecticut offices.....	15,563	\$22,529,073 00
Others.....	29,125	27,072,405 63
In all... ..	44,688	\$49,601,478 63

It will be observed that the eight Connecticut offices carry nearly one-half the whole risk. In fact, if the outstanding certificates of the assessment offices be added, the amount covered by the offices organized in this State exceeds thirty millions, or more than one-half the whole sum assured on lives of Connecticut residents. The premiums collected on new and old business in the State, and the losses and other claims paid during the year, were:

	Premiums Collected.	Losses and Claims Paid.
By Connecticut offices.....	\$660,524 93	\$532,382 17
By other offices.....	790,182 20	642,047 03
By all.....	\$1,450,707 13	\$1,174,429 20



## CO-OPERATIVE INSURANCE.

The statistics of offices operating upon the plan of assessing surviving members for the amounts needful to settle the claims arising from the decease of members, are, as before mentioned, not embraced in the figures given above. There are two such Connecticut offices lawfully transacting business, whose condition and transactions are here briefly presented:

	Assets.	Absolute Liabilities.
Hartford Life and Annuity.....	\$469,109 24	\$135,453 28
Mutual Benefit Life.....	126,485 12	39,248 34
Together.....	\$595,594 36	\$174,701 62
	Year's Income.	Disbursements.
Hartford.....	\$529,915 89	\$439,875 29
Mutual Benefit.....	88,272 46	72,355 62
Together.....	\$618,188 35	\$512,230 91
	Certificates in force.	Amount of Certificates.
Hartford.....	15,060	\$40,428,000 00
Mutual Benefit.....	2,796	4,840,000 00
Together.....	17,856	\$45,268,000 00

In lieu of a uniform annual premium, this class of companies charge an entrance fee and annual, quarterly, or monthly dues to cover expenses, and make assessments from time to time to provide for the death-claims of the current year. In so far as they undertake to accumulate a reserve fund to meet future losses, they violate the fundamental principle of the scheme, which is that such fund is an unnecessary tax upon, and overpayment by, the assured. This provision for the future by the uniform-premium offices is the very *raison d'être* of the co-operative offices. Their distinctive plan consists in the office demanding no more than will supply the wants of the present, leaving that considerable portion of the ordinary premium, which, in the early years of the policy, makes up a reserve, in the pockets of the assured, to be drawn upon from year to year by annually increasing assessments.

All properly conducted assessment companies fix their yearly assessments strictly according to the respective ages of the members and the year's risk at those ages. All grouping of different ages for a like assessment is inequitable, and therefore objectionable. For the younger ages in the group pay not only for themselves, but also in part for the older ages. It matters not whether the assessment be large enough to cover the risk of the eldest age in the group, or only sufficient to cover the average age; in either case the younger are overcharged.

For the purpose of illustrating the payments that a whole-life policy-holder would make on the two diverse systems above described, a table follows (based upon the Actuaries' rate of mortality and interest at four per cent.), showing the uniform annual net premium on \$1,000 that is charged by the one kind, on a person aged twenty-five years, and the varying assessments that must be made by the other kind to meet the losses, as the age of the person increases as indicated in the first column. To the net premium here given, a margin of twenty or thirty per cent. is added to cover expenses. The assessment offices have the same expenses, which are paid by entrance fees, dues, etc. Hence the premiums or assessments here given represent the sums needful to meet the death-claims.

## AGE WHEN ASSURED=25.

Age.	Uniform Annual Premium.	Varying Annual Assessment for a Year's Risk.	Difference.
25	\$14 72	\$7 77	— \$6 95
30	14 72	8 42	— 6 30
35	14 72	9 29	— 5 43
40	14 72	10 36	— 4 36
45	14 72	12 21	— 2 51
50	14 72	15 94	+ 1 22
55	14 72	21 66	+ 6 94
60	14 72	30 34	+ 15 62
65	14 72	44 08	+ 29 36
70	14 72	64 93	+ 50 21
75	14 72	95 56	+ 80 84
80	14 72	140 41	+125 69
85	14 72	205 10	+190 38
90	14 72	323 73	+309 01
95	14 72	584 27	+569 55
99	14 72	1,000 00	+985 28

The above tabular scale signifies that the portion of the annual office premium (for assurance on a person aged twenty-five,) which is required in order to provide for the payment of \$1,000, when it shall fall due, is \$14.72, and this payment is uniform through life. And that the assessment which would make good the average amount of a

year's losses on persons aged twenty-five must begin at \$7.77 on each \$1,000 certificate, and go on increasing yearly to the end. The excess of the former over the latter constitutes the foundation of the reserve, being the amount overpaid beyond the cost of the year's assurance. The first year the premium is nearly double the cost of carrying the risk. At age thirty the annual assessment has increased to \$8.42, and at age fifty it exceeds the level premium. Thereafter it grows rapidly, almost doubling in the next ten years, and becoming at eighty nearly ten times the premium. When it is considered that in both cases the payments must be such as to amount to \$1,000 at maturity, the claim that insurance for life can be furnished at a smaller cost under one system than under the other is disposed of as a fallacy. This claim is persistently put forth as an inducement to insure on the new plan, and has become, to some extent, a popular delusion.

There is another point, however, wherein the modern system gives a seeming advantage to the holder of a life policy. By referring to the example it will be seen that on the old plan, in the case presented, the assured overpays the risk for twenty-five years. Afterwards he underpays sufficiently to counterbalance. Now if at the end of the twenty-fifth year he desires to terminate his insurance, he does so in the assessment office by ceasing to pay the assessments. He has had protection for twenty-five years at the cost of the risk for that term. In the other case, the assured has paid \$284 beyond the cost of the risk for the term, and the office will return but a portion of this on surrender of the policy. Whether the facility with which policies may be terminated without loss, in the assessment offices, will not induce the surrender of a disproportionate number of policies on healthy lives, after the assessments become uncomfortably large, leaving an undue proportion of impaired members, thus raising the death and assessment rate, is a question to be settled by experience.

It should have been added, as to the example given, that the uniform annual net premium for assuring \$1,000 on a life aged twenty-five, for the term of twenty-five years, is \$9.19, which sum can be readily compared with the varying assessment cost, as stated in the foregoing table for the quinquennial periods of that term.

It is not intended that these remarks should be construed as an argument for or against either system. But it seems proper to show that the cost of insuring lives is regulated by the inexorable law of mortality, instead of by the plans and devices of an insurance office.

## PROFIT AND LOSS.

Another popular delusion connected with life insurance is that immense profits are realized upon the business. Notwithstanding the patent fact that the majority of companies organized in this country or abroad have succumbed to the destroyer whose pecuniary ravages they had undertaken to protect others against, the public mind is still possessed of this hallucination. Perhaps the following facts concerning one of our most energetic and progressive corporations may dispel, partially at least, this illusion. The company referred to has prosecuted the business for over eighteen years, with such vigor and success as to have at risk at the end of last year over \$27,000,000, represented by more than fifteen thousand policies. Four-fifths of this amount consisted of policies for the whole term of life. No dividends have at any time been paid out, either to stockholders or policy-holders. The accumulations and profits have all been retained in the life insurance department. The management of the company is generally regarded as excellent, and has not been changed since the start. Here, then, the proper conditions for realizing the best results are all present, as well as the readiest facilities for ascertaining those results. The Life office, on December 31 last, held assets valued at \$5,698,450, of which \$715,650 comprised the surplus, or the entire accumulated profits of eighteen and one-half years. The Reserve required in order to protect the obligations of the office, was computed to be \$4,925,823, and the surplus or profit of nearly a score of years was fourteen and one-half per cent. thereof. Or, viewed in another light, the cash capital ventured in the business is \$600,000, and the profit during the whole term, laid up and accumulated at interest, amounts to one hundred and nineteen per centum thereon. This is less than the equivalent of four and a half per cent. per annum.

Thus it appears that, even in a vigorous and flourishing office, the profits are quite small, and this fact is one of general application. It is at the same time true that there is no business or trade on earth that, for strength, stability and certainty of result, is in any way comparable with that of a well established and well conducted life assurance office. But the certainty is that of moderate, not of exorbitant profit.

## INDUSTRIAL INSURANCE.

Four of the offices which appear in this report issue policies for small amounts, to be paid for in sums of five or ten cents weekly, thus bringing a small insurance within reach of nearly all who are insurable. The plan commends itself to people of small means, depending on daily earnings for support, and deserves to be encouraged



in every proper way. If people so circumstanced would generally avail themselves of its benefits, the tendency would be to diminish the population of poor-houses, and decrease the public burden in this respect. At the close of the last year, these four companies had outstanding nearly eight hundred thousand policies, amounting to eighty-five millions of dollars in round numbers, and the business is rapidly extending. The amount of these policies averaged about \$108 each. With a revival of general business, giving fuller employment to the wage-earners, this class of insurance ought to be very largely increased.

#### MORTUARY EXPERIENCE.

The respective actuaries of the Connecticut Mutual Life Insurance Company, and the John Hancock Mutual Life Insurance Company, of Boston, have recently published the mortuary experience of these two institutions, the former covering thirty-two years, and the latter twenty-one years. Both of these offices contributed their experience, down to the end of the year 1874, to the combined experience of thirty offices in the United States, the result of which is known as the new American Experience Table of Mortality. But the recent publications cover, one a term of thirty-two years, in place of twenty-eight, and the other twenty-one, in place of twelve. Whilst these records of individual offices are interesting, the numbers involved at all ages, especially in the extreme ages, are not sufficiently large to render the deductions entirely reliable in practice. This is, in fact, fully stated by the Actuary of the Connecticut Mutual, who says: "The irregularities are sufficient to interfere seriously with any direct general comparison, or the deduction of any exact general conclusions. In order to eliminate, in part, the irregularities in the experience at individual ages, the results were combined in groups of five ages, and this tabulation given." In order to obtain the most reliably accurate data, the experience of a large number of companies must be combined. Thus the new American Experience Table is deduced from the records of thirty offices, covering more than a million of policies, amounting to over \$2,657,000,000. But the experience of both these companies, as extended, is useful, in that it tends to show that any one of the four standard tables of mortality is a safe law for the computation of premiums on selected lives. Indeed, since these four tables are not materially at variance, the experience of an office of the age and size of the Connecticut could hardly indicate anything essentially different. Otherwise, the office would not now be in existence, much less possessed of surplus funds ranging among the millions.

## BASIS OF POLICY VALUATIONS.

The law of Connecticut requires that policy valuations be computed upon the basis of the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound annual interest. In a majority of the States the (old) American Experience Table, with four and one-half per cent. interest, is allowed as the basis. The larger rate of interest requires a smaller reserve, as a general rule. But the interest realized by the offices on their assets has steadily fallen, within the last ten years, from six and a quarter to about five per cent. As the old obligations mature and are paid, the funds continue to be re-invested at lower interest, so that the rate earned is still receding. This condition of things has caused the State of New York to adopt the four per cent. rate as the safer basis,—to take effect in 1887. Nearly all the companies are, in fact, now possessed of reserves exceeding the sums needed upon this basis, and the law requires that they retain the same and maintain the reserve up to this limit, instead of distributing part of it to policy-holders or stockholders. Thus the offices will have greater strength and the assured larger security. Moreover, as the Actuaries' Mortality Table is joined with the interest basis, the change is in the direction of uniformity with the conservative laws of other States, which is quite desirable. It is probable that most of the other States will ere long follow the higher standard.

Respectfully submitted,

A handwritten signature in dark ink, reading "Ephraim Williams". The signature is written in a cursive style with a large, prominent initial "E".

*Insurance Commissioner.*





---

---

LIFE AND ACCIDENT  
INSURANCE COMPANIES  
OF THIS STATE.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

---

---



ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, 1850.

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash.....	\$1,000,000	
Amount of net or ledger assets December 31, 1883,		\$27,814,987 75

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$2,381,617 17	
Premium notes, loans, or liens, taken in part payment for premiums.....	104,003 47	
Premiums paid by surrendered policies, .....	204,113 81	
Total .....	\$2,689,734 45	
Deduct amount paid to other companies for reinsurance, on policies in this company, less \$709.98 dividends thereon .....	1,414 76	
Total premium income.....	\$2,688,319 69	
Interest on mortgage loans.....	809,617 32	
Interest on bonds owned, and dividends on stock..	524,451 85	
Interest on premium notes, loans, or liens.....	99,352 94	
Interest on other debts due the company.....	24,271 47	
Discount on claims paid in advance.....	8,855 14	
Interest on deposits.....	34,279 83	
Profit on bonds and stocks actually sold.....	101,079 74	
Total income.....		4,290,227 98
Total .....		\$32,105,215 73

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$1,223,676	26
Premium notes, loans, or liens used in payment of same.....	48,187	56
Cash paid for matured endowments and additions.....	824,815	66
Premium notes, loans, or liens used in payment of same.....	27,344	08
Total .....	\$2,124,023	56
Deduct amount received from other companies for losses or claims on policies of this company reinsured,	6,397	00
Total amount actually paid for losses and matured endowments.....	\$2,117,626	56
Cash paid for surrendered policies.....	52,050	10
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	56,923	00
Cash surrender values, including reconverted addi- tions, applied in payment of premiums.....	204,113	81
Cash dividends paid to policy-holders.....	403,414	91
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	126,600	09
Total paid policy-holders.....	\$2,960,728	47
Dividends to stockholders.....	100,000	00
Commissions to agents.....	244,825	54
Salaries and traveling expenses of managers of agencies, and general, special, and local agents,	41,566	04
Medical examiners' fees.....	14,621	62
Salaries and other compensation of officers and other office employees.....	63,695	85
State and local taxes in State where organized, \$54,771.35; taxes, licenses, fines and fees in other States, \$23,236.00 .....	78,007	35
Rent.....	9,455	59
Furniture and fixtures and safes for home and agency offices.....	590	43
Advertising .....	7,475	52
Sundries, viz.: Supplies, \$10,844.35; law, \$3,389.28; postage, \$13,457.88; express, \$2,490.43; tele- grams, \$453.53; printing, \$2,939.78; stationery, \$1,565.77; travel, \$5,095.79; exchange, \$1,843.69; profit and loss, \$407.90; incidentals, \$2,684.10..	45,172	50
Total disbursements.....	\$3,566,138	91
Balance .....	\$28,539,076	82

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$392,637 38
Loans on bond and mortgage (first liens).....	15,427,384 42
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	477,807 31
Loans made in cash to policy-holders, on this company's policies assigned as collateral.....	247,003 12
Premium notes.....	\$1,940,585 42
Cash notes for premiums.....	9,883 65
	1,950,469 07
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	8,254,856 65
Cash in Company's office.....	34,874 94
Cash deposited in banks.....	1,706,830 44
Bills receivable.....	38,027 71
Agents' ledger balances.....	9,185 78
Total net or ledger assets.....	\$28,539,076 82

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	\$348,514 98
Interest due and accrued on bonds and stocks.....	98,737 00
Interest accrued on collateral loans.....	11,259 48
Interest accrued on premium notes, loans or liens.....	60,606 06
Market value of bonds and stocks over cost, as per Schedule E....	507,582 14
Gross premiums due and unreported on policies in force December 31, 1884.....	\$76,425 32
Gross deferred premiums on policies in force December 31, 1884.....	129,028 24
Total.....	\$205,453 56
Deduct the loading on above gross amount..	41,090 70
Net amount of uncollected and deferred premiums.....	164,362 86
Total assets.....	\$29,730,139 34

ITEMS NOT ADMITTED.

Ledger balances.....	\$9,185 78
Bills receivable.....	38,027 71
Total.....	47,213 49
Total assets (less items not admitted).....	\$29,682,925 85

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest.....	\$24,284,214 00
Deduct net value of risks on this company reinsured in other solvent companies.....	54,110 00
Net reinsurance reserve.....	\$24,230,104 00



Claims for death losses due and unpaid.....	\$46,783 00	
Claims for matured endowments unpaid.....	47,669 00	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due...	321,965 00	
Claims for death losses and other policy claims, resisted by the company.....	33,500 00	
Total policy claims.....		\$449,917 00
Unpaid dividends of surplus, or other profits due policy-holders....	59,412 37	
Premiums paid in advance.....	3,133 25	
Liabilities on policy-holders' account.....		\$24,742,566 62
Surplus, including capital, on policy-holders' account.....	4,940,359 23	
Total liabilities.....		\$29,682,925 85

*Statement based upon a reserve established by the Act of 1879.*

Assets.....		\$29,682,925 85
Liabilities—Net value of all policies in force, com- puted according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$22,839,982 00	
Less net value of reinsurance.....	50,242 00	
	\$22,789,740 00	
All other liabilities.....	512,462 62	23,302,202 62
Surplus, including capital, on policy-holders' account.....	\$6,380,723 23	

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884.....	\$2,104,296 47	
Received during the year.....	104,003 47	
Total.....		\$2,208,299 94

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims.....	\$75,531 64	
Notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	56,923 00	
Notes, loans, or liens used in payment of dividends to policy-holders.....	126,600 09	
Notes, loans, or liens redeemed by maker in cash..	8,659 79	
Total reduction of premium note account.....		267,714 52
Balance note assets at the end of the year.....		\$1,940,585 42

VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	37,058	\$53,701,750 94
Endowment policies.....	19,255	21,955,681 50
Term.....	4,041	9,382,903 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,226	\$1,929,607 00
Endowment policies.....	2,232	3,592,845 00
Term.....	1,012	2,500,546 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	10	\$27,645 00
Endowment policies.....	11	28,983 00
Term.....	6	14,600 00
Total number and amount.....	64,851	\$93,134,561 44
Deduct policies ceased to be in force.....	4,565	8,470,970 00
Total policies in force at the end of the year. =	60,286	\$84,663,591 44

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	798	\$1,363,066 00
By maturity (end).....	909	859,730 00
By expiry (term).....	184	539,556 00
By surrender.....	806	1,561,836 00
By lapse.....	1,112	2,658,317 00
By not taken.....	756	1,488,465 00
Total terminated.....	4,565	\$8,470,970 00

VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	2,957	\$3,716,864 00
Number and amount of policies issued during the year....	125	238,289 00
Totals.....	3,082	\$3,955,153 00
Deduct number and amount ceased to be in force ..	210	328,592 00
Total number and amount in force Dec. 31, 1884,	2,872	\$3,626,561 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1883 .....	38	\$42,632 00
Number and amount of losses and claims on policies in- curred during the year .....	169	185,784 00
Totals .....	207	\$228,416 00
Number and amount of losses and claims on policies paid during the year .....	178	201,439 28
Premiums collected in cash, \$119,042,34; notes or credits, \$5,997.00; total .....		125,039 34

**Schedule A—Real Estate owned by the Company.**

In Hartford .....	\$90,166 99
Elsewhere in Connecticut .....	7,178 08
In Illinois .....	161,200 12
Indiana .....	123,642 19
Iowa .....	4,400 00
Minnesota .....	6,050 00
Total .....	\$392,637 38

**Schedule C—Loans on Collateral.**

	Par Value.	Mar. Value.	Amt. Loaned.
United States Bank stock .....	\$7,500	\$12,375	\$47,700 00
Willimantic Linen Co. stock .....	7,500	10,500	
Ætna Fire Insurance Co. stock .....	8,000	18,000	
Hartford Carpet Co. stock .....	2,500	5,000	
United States Bank stock .....	1,300	2,145	58,363 31
Ætna Fire Insurance Co. stock .....	4,400	9,900	
Willimantic Linen Co. stock .....	10,000	14,000	
Hartford Carpet Co. stock .....	5,000	10,000	
Ætna Fire Insurance Co. stock .....	4,000	9,000	21,400 00
United States Bank stock .....	15,000	24,750	
Ætna Fire Insurance Co. stock .....	2,500	5,625	
Ætna Fire Insurance Co. stock .....	5,400	12,150	
Hartford Carpet Co. stock .....	3,000	6,000	2,680 00
Ætna Fire Insurance Co. stock .....	10,000	22,500	
Keithsburg, Ill., bonds .....	2,000	2,000	
City of Beardstown, Ill., bonds .....	1,500	1,500	
United States Bank stock .....	5,000	8,250	4,000 00
Orient Fire Insurance Co. stock .....	1,000	700	
Central Nat. Bank of Middletown stock ..	1,200	1,600	
Travelers Insurance Co. stock .....	9,100	25,025	
Phoenix Fire Insurance Co. stock .....	1,600	2,480	14,400 00
Ætna Fire Insurance Co. stock .....	15,600	35,100	
Wheeler & Wilson Manufacturing Co. stock,	32,500	78,000	
Orient Fire Insurance Co. stock .....	10,000	7,000	
Connecticut Fire Insurance Co. stock .....	8,000	8,960	16,000 00

ÆTNA LIFE INSURANCE COMPANY.

9

	Par Value.	Mar. Value.	Amt. Loaned.
Little Rock, Miss. Riv. & Tex. R. R. bds.,	\$13,000	\$13,000	\$8,000 00
Hartford Carpet Co. stock.....	4,000	8,000	8,000 00
Hartford City Gas Light Co. stock.....	8,250	10,560	6,000 00
Ætna Fire Insurance Co. stock.....	16,200	36,450	25,000 00
Pittsburg & Western R. R. bonds.....	150,000	135,000	120,000 00
Willimantic Linen Co. stock.....	5,825	8,155	10,000 00
Southern New England Telephone Co. stk.,	20,000	18,000	10,000 00
Ætna Fire Insurance Co. stock.....	1,800	4,050	3,000 00
Ætna Fire Insurance Co. stock.....	1,000	2,250	4,000 00
Phoenix Fire Insurance Co. stock.....	2,400	3,720	
Ætna Fire Insurance Co. stock.....	1,600	3,600	2,500 00
Plimpton Manufacturing Co. stock.....	10,000	20,000	5,000 00
Willimantic Linen Co. stock.....	3,500	4,900	24,064 00
Willimantic Linen Co. stock.....	4,875	6,825	
Stanley Rule and Level Co. stock.....	5,000	13,000	
Hartford Carpet Co. stock.....	2,500	5,000	
Totals .....	\$423,550	\$625,070	\$477,807 31

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
BANK STOCKS—			
Connecticut River Banking Co....	\$20,365 00	\$11,750 00	\$10,810 00
Metropolitan, New York.....	10,312 50	7,500 00	3,000 00
Phoenix National, Hartford.....	124,285 50	91,800 00	137,700 00
Mercantile National, Hartford....	42,885 25	40,000 00	42,000 00
City           "           "   ....	60,900 75	56,000 00	36,400 00
Hartford       "           "   ....	107,720 25	75,000 00	127,500 00
First           "           "   ....	92,060 66	73,900 00	77,595 00
National Exchange,   "   ....	93,729 80	77,600 00	100,880 00
American National,   "   ....	93,576 87	80,400 00	112,560 00
Farmers & Mech. Nat., Hartford..	102,462 25	56,500 00	59,325 00
Suffield National, Suffield.....	15,100 00	13,300 00	14,630 00
New Britain National, New Britain,	28,450 00	25,000 00	30,000 00
Charter Oak       "   Hartford...	97,572 25	83,600 00	117,040 00
Ætna           "           "   ...	79,969 46	70,000 00	80,500 00
Hartford Trust Co.,       "   ...	25,065 00	24,000 00	26,400 00
United States,           "   ...	5,262 50	5,000 00	8,250 00
Rockville National, Rockville....	20,000 00	20,000 00	24,000 00
Security Co., Hartford.....	10,000 00	10,000 00	12,000 00
UNITED STATES BONDS—			
United States funded loan, 4½ p. c.,	455,175 00	440,000 00	497,200 00
"           "       4 p. c. . .	407,950 00	410,000 00	496,100 00
RAILROAD STOCKS—			
Connecticut River .. . . . . .	39,372 25	36,800 00	60,352 00
New York, New Haven & Hartford,	144,145 75	97,800 00	171,150 00
Keokuk & Des Moines bonds,        }	22,033 20	22,589 20	18,480 00
"           "       stock, pref. }			
"           "       " com. }			

	Cost Value.	Par Value.	Market Value.
Chicago, Burlington & Quincy....	\$12,687 50	\$11,000 00	\$12,650 00
New York Central & Hudson River,	25,000 00	20,000 00	17,000 00
Union Pacific.....	18,625 00	20,000 00	9,200 00
RAILROAD BONDS—			
Indianapolis & Cincinnati.....	47,380 00	50,000 00	50,000 00
Columbus & Indianapolis.....	45,000 00	50,000 00	50,000 00
Cincinnati & Indiana.....	20,675 00	24,000 00	24,000 00
Cleveland, Painesville & Ashtabula,	13,671 25	14,000 00	14,700 00
St. Johnsbury & Lake Champlain..	105,000 00	100,000 00	110,000 00
Union Pacific.....	30,690 00	30,000 00	34,500 00
Harlem & Portchester.....	99,500 00	100,000 00	125,000 00
Cleveland & Pittsburgh.....	747 50	1,000 00	1,000 00
Chicago, Milwaukee & St. Paul...	25,000 00	25,000 00	26,500 00
Vermont Valley.....	150,750 00	150,000 00	157,500 00
Hartford & Connecticut Western..	300,000 00	300,000 00	300,000 00
Terre Haute & Logansport.....	100,000 00	100,000 00	105,000 00
STATE, CITY, COUNTY, TOWN, AND SCHOOL BONDS—			
South Carolina State.....	26,545 00	34,630 00	36,361 50
Virginia “.....	23,357 94	38,000 00	15,200 00
Tennessee “.....	31,301 00	34,000 00	13,600 00
Nebraska “.....	25,551 85	25,551 85	25,551 85
Mississippi “.....	10,000 00	10,000 00	10,000 00
Richmond City.....	20,500 00	25,000 00	25,500 00
Galesburg “.....	3,245 00	2,700 00	2,700 00
Mobile “.....	140,500 00	140,500 00	91,325 00
Hartford non-taxable “.....	68,950 00	69,000 00	79,350 00
“ capitol “.....	87,740 00	88,000 00	105,600 00
“ funded “.....	211,620 00	222,000 00	244,200 00
Louisville “.....	89,750 00	100,000 00	110,000 00
Kansas “.....	90,500 00	100,000 00	110,000 00
New Britain “.....	130,689 00	130,000 00	149,500 00
Chicago water loan “.....	50,000 00	50,000 00	55,000 00
Springfield “.....	82,405 00	86,000 00	86,000 00
Elizabeth funded “.....	128,580 00	144,000 00	57,600 00
Peoria “.....	100,200 00	106,000 00	114,480 00
Beardstown “.....	2,980 00	5,000 00	5,000 00
New Boston “.....	9,750 00	13,000 00	13,000 00
Jersey City “.....	122,900 00	130,000 00	137,800 00
Newark “.....	172,015 00	174,000 00	200,100 00
Fort Wayne “.....	40,305 00	51,000 00	51,000 00
Indianapolis “.....	487,570 00	500,000 00	557,000 00
Quincy “.....	37,564 00	50,000 00	50,000 00
Milwaukee water “.....	97,500 00	100,000 00	115,000 00
Cincinnati “.....	100,000 00	100,000 00	125,000 00
Hartford park “.....	1,000 00	1,000 00	1,000 00
Logansport “.....	61,200 00	76,500 00	61,200 00
Marion “.....	4,142 50	4,000 00	4,000 00
St. Paul “.....	52,350 00	60,000 00	63,000 00
Webster “.....	37,950 00	37,950 00	37,950 00



		Cost Value.	Par Value.	Market Value.
Girard	City	\$5,000 00	\$5,000 00	\$5,000 00
Lincoln	"	29,500 00	29,500 00	30,680 00
Creston	"	10,000 00	10,000 00	10,000 00
Emporia	"	20,500 00	20,500 00	20,500 00
Audubon	"	5,600 00	5,600 00	5,600 00
Russell	"	5,000 00	5,000 00	5,000 00
Warren	County	930 00	1,000 00	1,000 00
Blackford	"	16,500 00	16,500 00	16,500 00
Carroll	"	36,000 00	36,000 00	37,800 00
Hamilton	"	3,700 00	3,700 00	3,700 00
Munroe	"	35,000 00	40,000 00	40,000 00
Ford	"	104,000 00	104,000 00	109,200 00
Adams	"	37,937 50	50,000 00	50,000 00
Christian	"	30,250 00	31,000 00	31,000 00
Cook	"	22,750 00	25,000 00	28,750 00
Sangamon	"	8,500 00	10,000 00	10,800 00
"	"	15,750 00	15,000 00	16,200 00
Kankakee	"	24,687 50	25,000 00	25,000 00
Macoupin	"	77,800 00	77,800 00	77,800 00
Sangamon	"	46,000 00	50,000 00	52,500 00
White	"	10,860 00	12,000 00	12,000 00
Gallatin	"	10,400 00	13,000 00	13,000 00
Randolph	"	7,614 46	7,614 46	7,614 46
De Witt	"	20,850 00	20,000 00	20,000 00
Hudson (N. J.)	"	49,843 75	50,000 00	54,000 00
Iroquois	"	12,221 50	12,000 00	12,600 00
Ramsey	"	32,000 00	32,000 00	32,000 00
Marion (Indiana)	"	200,250 00	200,000 00	210,000 00
Marion (Iowa)	"	25,000 00	25,000 00	25,000 00
Tazewell	"	50,000 00	50,000 00	52,500 00
Johnson	"	85,000 00	85,000 00	87,550 00
Moultrie	"	60,000 00	60,000 00	60,000 00
Ellsworth	"	26,000 00	26,000 00	26,780 00
Monroe	"	7,000 00	7,000 00	7,000 00
Ida	"	45,000 00	45,000 00	45,000 00
Macon	"	15,000 00	15,000 00	15,525 00
Harper	"	11,500 00	11,500 00	11,500 00
Montgomery	"	7,000 00	7,000 00	7,000 00
Clay	"	40,000 00	40,000 00	40,000 00
Stafford	"	5,000 00	5,000 00	5,000 00
Washington	"	34,000 00	34,000 00	35,020 00
Reno	"	20,500 00	20,500 00	20,500 00
Paris	Town	21,000 00	21,000 00	21,000 00
Hartford	"	14,710 00	15,000 00	15,750 00
Georgetown	"	24,000 00	24,000 00	24,000 00
Mt. Pulaski	"	30,000 00	30,000 00	30,000 00
Grant	"	30,000 00	30,000 00	30,000 00
Penn	"	12,525 00	13,000 00	13,000 00



		Cost Value.	Par Value.	Market Value.
Moline	Town	\$19,750 00	\$25,000 00	\$25,000 00
Rock Island	"	24,125 00	30,000 00	30,000 00
Lennox	"	3,500 00	3,500 00	3,500 00
Danbury	"	4,050 00	5,000 00	5,000 00
Bushnell	"	40,800 00	40,000 00	40,800 00
Ricks	"	4,980 00	6,000 00	6,000 00
Mattoon	"	20,250 00	27,000 00	27,000 00
Kirklin	"	3,000 00	3,000 00	3,000 00
Galva	"	14,700 00	15,000 00	15,000 00
Keithsburg	"	23,000 00	23,000 00	23,000 00
De Witt	"	9,950 00	10,000 00	10,000 00
Ross	"	34,656 00	34,656 00	34,656 00
East Windsor	"	9,700 00	10,000 00	10,400 00
Stewart	"	3,000 00	3,000 00	3,000 00
Sprague	"	40,133 33	40,000 00	40,133 33
Province Quebec	"	25,187 50	25,000 00	26,250 00
Bloomfield	"	40,824 00	40,000 00	40,000 00
Champaign	"	55,000 00	55,000 00	57,750 00
Worth	"	9,000 00	9,000 00	9,000 00
Sangamon	"	15,000 00	15,000 00	15,000 00
Shenandoah	"	14,000 00	14,000 00	14,000 00
Pleasant	"	35,350 00	35,000 00	35,000 05
Boone	"	13,000 00	13,000 00	13,000 00
Creek	"	27,000 00	27,000 00	27,000 00
Angus	"	5,000 00	5,000 00	5,000 00
Humeston	"	3,500 00	3,500 00	3,500 00
Harlan	"	6,600 00	6,600 00	6,600 00
Edgewood Village	"	7,000 00	7,000 00	7,000 00
Tuscola	"	10,000 00	10,000 00	10,000 00
Butler	"	25,000 00	25,000 00	25,000 00
Emmetsburg	"	4,000 00	4,000 00	4,000 00
Allerton	"	6,000 00	6,000 00	6,000 00
Lamard	"	10,000 00	10,000 00	10,000 00
Hubbard	"	3,000 00	3,000 00	3,000 00
Fon Du Lac	"	75,000 00	75,000 00	75,000 00
Sabula	"	10,000 00	10,000 00	10,000 00
Lennox	"	8,400 00	10,000 00	10,000 00
Lewiston	"	45,000 00	45,000 00	46,350 00
Creek	"	26,000 00	26,000 00	26,780 00
Neodesha	"	14,500 00	14,500 00	14,500 00
Sullivan	"	600 00	600 00	600 00
Marcus School Dist. School		3,000 00	3,000 00	3,000 00
Creston	"	47,000 00	47,000 00	47,000 00
Spring Creek	"	5,000 00	5,000 00	5,000 00
Paris Union	"	17,000 00	17,000 00	17,000 00
Cedar Rapids	"	57,000 00	57,000 00	57,000 00
Milton	"	4,000 00	4,000 00	4,000 00
Red Oak	"	4,000 00	4,000 00	4,000 00

	Cost Value.	Par Value.	Market Value.
Ida Grove School D. School.....	\$17,000 00	\$17,000 00	\$17,000 00
Glad Brook " .....	2,500 00	2,500 00	2,500 00
Centerville " .....	18,000 00	18,000 00	18,000 00
Hampton " .....	12,500 00	12,500 00	12,500 00
Union " .....	1,500 00	1,500 00	1,500 00
Defiance " .....	3,743 00	3,800 00	3,800 00
Batavia " .....	10,000 00	10,000 00	10,000 00
Alta " .....	5,200 00	5,200 00	5,200 00
Tipton " .....	28,000 00	28,000 00	28,000 00
Portland " .....	9,000 00	9,000 00	9,000 00
Odebolt " .....	4,750 00	4,750 00	4,750 00
Spencer " .....	4,000 00	4,000 00	4,000 00
Enfield " .....	3,200 00	3,200 00	3,200 00
South English " .....	3,000 00	3,000 00	3,000 00
Camargo " .....	5,000 00	5,000 00	5,000 00
Van Horne " .....	2,500 00	2,500 00	2,500 00
Garwin " .....	1,400 00	1,400 00	1,400 00
Fort Dodge " .....	5,000 00	5,000 00	5,000 00
Oxford Junction " .....	5,000 00	5,000 00	5,000 00
Snow Hill " .....	5,400 00	5,400 00	5,400 00
Goldfield " .....	2,000 00	2,000 00	2,000 00
Chariton " .....	8,000 00	8,000 00	8,000 00
Sibley " .....	2,000 00	2,000 00	2,000 00
Clearfield " .....	2,200 00	2,200 00	2,200 00
Dunlap " .....	9,000 00	9,000 00	9,000 00
Imogene " .....	2,500 00	2,500 00	2,500 00
Ellsworth " .....	1,850 00	1,850 00	1,850 00
Marshalltown " .....	15,000 00	15,000 00	15,000 00
Lineville " .....	4,000 00	4,000 00	4,000 00
Vermillion " .....	20,000 00	20,000 00	20,000 00
Panora " .....	8,500 00	8,500 00	8,500 00
Saline County " .....	2,859 65	2,859 65	2,859 65
MISCELLANEOUS—			
Ætna Fire Insurance Co. stock ...	19,236 68	8,400 00	18,900 00
Atlantic Dock bonds.....	25,000 00	25,000 00	25,750 00
Hartford City Salt Co. bonds.....	15,000 00	15,000 00	15,000 00

*Recapitulation.*

	Cost Value.	Market Value.
Bank stocks .....	\$1,029,718 04	\$1,020,590 00
United States bonds.....	863,125 00	993,300 00
Railroad stocks and bonds.....	1,200,277 45	1,287,032 00
State, City, County, Town and School bonds.....	5,102,499 48	5,401,866 79
Miscellaneous.....	59,236 68	59,650 00
Totals .....	\$8,254,856 65	\$8,762,438 79

## CHARTER OAK LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, October, 1850.

GEORGE M. BARTHOLOMEW, *President.*CHAS. E. WILLARD, *Secretary.*

## I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1883..... \$4,423,234 33

## II. INCOME DURING THE YEAR.

Cash received for premiums without  
deduction for commissions or other

expenses ..... \$114,922 86

Premium notes, loans, or liens taken in

part payment for premiums..... 25,820 23

Total ..... \$140,743 09

Interest on mortgage loans..... 28,076 17

Interest on premium notes, loans or liens..... 59,921 95

Rents..... 81,306 27

Furniture, etc ..... 627 75

Total income..... \$310,675 23

Total ..... \$4,733,909 56

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions... \$244,118 21

Premium notes, loans or liens used in

payment of same..... 30,930 41

Cash paid for matured endowments

and additions..... 71,625 38

Premium notes, loans, or liens used in

payment of same..... 34,653 92

Total amount actually paid for losses and  
matured endowments..... \$381,327 92

Cash paid for surrendered policies..... 19,405 39

Premium notes, loans, or liens used in purchase of

surrendered policies, and void by lapse..... 53,976 16

Total paid policy-holders..... \$454,709 47

Commissions to agents..... 9,020 61

Salaries and traveling expenses of managers of

agencies, general, special, and local agents..... 6,197 21

Medical examiners' fees..... 657 00

Salaries and other compensation of officers and other office employees.....	\$29,918 18	
State and local taxes in State where organized, \$10,990.79; taxes, licenses, fines and fees in other States, \$17,291.46.....	28,282 25	
Advertising .....	153 50	
Expense on real estate.....	48,545 12	
Interest paid.....	16,759 74	
Law expenses.....	7,198 21	
Reserve release expense.....	4,897 23	
Profit and loss.....	71,803 13	
General expense.....	1,488 27	
Exchange and postage.....	835 05	
Printing and stationery.....	522 96	
Agency rents, etc.....	3,274 10	
Ledger balances.....	671 21	
Total disbursements.....		\$684,933 24
Balance.....		\$4,048,976 32

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate, less encumbrances, as per Schedule A..	\$2,085,705 37	
Loans on bonds and mortgages (first liens).....	381,793 20	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	5,720 00	
Premium notes, loans, or liens on policies.....	1,215,467 53	
Cost value of bonds and stocks owned absolutely as per Schedule E.....	230,703 25	
Cash in company's office.....	67,392 10	
Cash deposited in bank.....	49,430 21	
Bills receivable.....	11,648 03	
Cash notes received for premiums.....	1,116 63	
Total net or ledger assets.....		\$4,048,976 32

## OTHER ASSETS.

Interest due on stocks.....	\$10,709 50	
Interest due and accrued on bond and mortgage loans.....	63,438 25	
Interest due and accrued on premium notes, loans, or liens.....	95,468 65	
Rents due and accrued on company's property or leases.....	11,055 17	
Gross premiums due and unreported on policies in force December 31, 1884.....	\$808 43	
Gross deferred premiums on policies in force December 31, 1884.....	7,347 19	
Total .....	\$8,155 62	
Deduct the loading on above gross amount...	1,631 12	
Net amount of uncollected and deferred premiums.....		6,524 50
Total assets.....		\$4,236,172 39

## ITEMS NOT ADMITTED.

Bills receivable.....	\$11,648 03
Total assets (less items not admitted).....	\$4,224,524 36

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest.....	\$4,534,408 00
Claims for death losses, and matured endowments in process of adjustment, or adjusted and not due,.....	\$70,200 22
Claims for death losses, and other policy claims resisted by the company.....	8,978 41
Total policy claims.....	79,178 63
Premiums paid in advance.....	7,042 94
Amount due for taxes.....	37,067 19
Interest due and accrued on mortgage loans.....	12,750 00
Liabilities on policy-holders' account.....	\$4,670,446 76
Impairment on policy-holders' account.....	445,922 40

*Statement based upon a reserve established by the Act of 1879.*

Assets.....	\$4,224,524 36
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$4,229,190 00
All other liabilities.....	136,038 76
Impairment on policy-holders' account.....	\$140,704 40

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and loans on hand Dec. 31, 1883..	\$1,250,511 05
Received during the year.....	25,820 23
Total.....	\$1,276,331 28

*Deductions during the year.*

Notes and loans used in payment of losses and claims.....	\$64,473 74
Notes and loans used in purchase of surrendered policies, and void by lapse.....	53,287 68
Notes and loans redeemed by maker in cash.....	1,889 85
Total reduction of premium note account.....	119,651 27
Balance note assets at the end of the year.....	\$1,156,680 01
Amount of liens on policies.....	58,787 52
Premium note and lien assets at end of year.....	\$1,215,467 53



## VII. EXHIBIT OF POLICIES.

*Policies and additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	8,131	\$9,924,863 00
Endowment policies.....	1,348	775,253 00
All other policies.....	1,243	1,358,927 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	226	\$155,049 00
Endowment policies.....	18	10,666 00
All other policies.....	6	13,500 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	15	\$26,040 00
Endowment policies.....	None.	.....
All other policies.....	1	1,000 00
Total number and amount.....	10,988	\$12,265,298 00
Deduct policies ceased to be in force.....	1,084	1,560,396 00
Total policies in force at the end of the year....	9,904	\$10,704,902 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	188	\$240,985 00
By maturity (end).....	168	113,584 00
By surrender.....	82	101,133 00
By lapse.....	643	1,103,942 00
By not taken.....	3	752 00
Total terminated.....	1,084	\$1,560,396 00

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	954	\$1,119,655 00
Number and amount of policies issued during the year....	39	38,011 00
Totals.....	993	\$1,157,666 00
Deduct number and amount ceased to be in force..	156	208,387 00
Total number and amount in force Dec. 31, 1884,	837	\$949,279 00
	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1883.....	2	\$837 00
Number and amount of losses and claims on policies in- curred during the year.....	60	65,866 00
Number and amount of losses and claims on policies paid during the year.....	62	\$66,703 00
Premiums collected.....		14,932 51



**Schedule A—Real Estate owned by the Company.**

In Missouri.....	\$208,416 14
Washington, D. C.....	45,000 00
Illinois.....	146,789 62
Connecticut.....	795,111 98
Ohio.....	72,000 00
Wisconsin.....	65,517 77
Iowa.....	116,823 27
Indiana.....	21,793 45
West Virginia.....	309,703 14
New York City.....	815,000 00
Total.....	\$2,596,155 37
Less encumbrances.....	510,450 00
Total.....	\$2,085,705 37

**Schedule C—Loans on Collateral.**

	Par Value.	Market Value.	Amt. Loaned.
Sundry bonds and mortgages.....	\$39,104 89	\$5,720 00	\$19,120 12

**Schedule E—Stocks and Bonds owned by the Company.**

UNITED STATES BONDS—			
	Cost Value.	Par Value.	Market Value.
United States 3 p. c., reg., called..	\$10,725 00	\$10,000 00	\$10,000 00
United States 3 p. c., reg., called..	18,348 75	18,000 00	18,000 00
United States 4 p. c.....	1,609 50	1,450 00	1,790 75
United States 4 p. c.....	1,785 00	1,500 00	1,852 50
MUNICIPAL BONDS—			
City of Quincy.....	10,000 00	10,000 00	8,000 00
City of Leavenworth.....	1,000 00	1,000 00	700 00
RAILROAD BONDS—			
Connecticut Western.....	5,730 00	10,500 00	3,360 00
MISCELLANEOUS—			
Quinnemont Coal & Iron Co. bds.,	98,000 00	98,000 00	98,000 00
Quinnemont Coal & Iron Co. stock,	50,000 00	50,000 00	50,000 00
Central Iron Co. bonds.....	34,000 00	34,000 00	34,000 00
Pratt, Reed & Co. stock.....	5,000 00	10,000 00	5,000 00
Totals.....	\$236,198 25	\$244,450 00	\$230,703 25

## CONNECTICUT GENERAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, October, 1865.

THOMAS W. RUSSELL, *President*.FREDERICK V. HUDSON, *Secretary*.

## I. CAPITAL.

Capital stock paid up in cash .....	\$150,000 00
Amount of net or ledger assets December 31, 1883.....	\$1,366,037 42

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$145,588 32	
Premium notes, loans, or liens taken in part payment for premiums .....	7,309 53	
Premiums paid by dividends .....	4,922 58	
Premiums paid by surrendered policies, .....	7,249 98	
Total .....	\$165,070 41	
Deduct amount paid to other companies for reinsurance on policies in this company .....	2,759 71	
Total premium income .....	\$162,310 70	
Interest on mortgage loans .....	51,030 28	
Interest on bonds owned, and dividends on stock ..	14,312 63	
Interest on premium notes, loans, or liens .....	4,584 16	
Interest on other debts due the company .....		
Discount on claims paid in advance .....	6,704 17	
Rent for use of company's property .....		
Total income .....		238,941 94
Total .....		\$1,604,979 36

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses .....	\$55,453 00	
Cash paid for matured endowments ..	38,886 88	
Total amount actually paid for losses and matured endowments .....		\$94,339 88

Cash paid for surrendered policies.....	\$2,143 51
Premium notes, loans, or liens voided by lapse.....	1,872 91
Cash surrender values applied in payment of premiums .....	7,249 98
Cash dividends paid to policy-holders, \$1,985.85; applied in payment of premiums, \$2,489.49 .....	4,475 34
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	2,433 09
Total paid policy-holders.....	\$12,514 71
Dividends to stockholders.....	12,000 00
Commissions to agents.....	9,945 63
Salaries and traveling expenses of managers of agencies, and agents .....	19,706 36
Medical examiners' fees .....	1,748 68
Salaries and other compensation of officers and other office employees .....	13,574 40
Taxes, licenses, fines, and fees .....	4,307 47
Law expenses.....	1,136 24
Printing, advertising, and all other expenses.....	5,637 84
Profit and loss.....	2,493 00
Total disbursements.....	\$183,064 33
Balance .....	\$1,421,915 03

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$238,308 48
Loans on bond and mortgage (first liens).....	844,439 97
Loans secured by pledge of bonds, stock, or other marketable collaterals, as per Schedule C .....	5,950 00
Premium notes, loans, or liens on policies in force..	91,229 85
Cash loans to policy-holders on this Company's policies assigned as collateral.....	1,050 00
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	221,551 16
Cash in Company's office.....	534 17
Cash deposited in banks .....	18,396 55
Agents' ledger balances.....	454 85
Total net or ledger assets.....	\$1,421,915 03
Deduct depreciation from cost of real estate .....	26,557 60
Total net or ledger assets, less depreciation.....	\$1,395,357 43

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans .....	\$18,063 25
Interest accrued on collateral loans .....	119 29
Interest due on stocks and bonds.....	2,580 00
Interest accrued on premium notes, loans, or liens.....	7,254 68
Market value of bonds and stocks over cost, as per Schedule E.....	14,860 84

Gross premiums due and unreported on policies in force December 31, 1884.....	\$12,073 72	
Gross deferred premiums on policies in force December 31, 1884.....	18,661 77	
Total .....	\$30,735 49	
Deduct the loading on above gross amount.....	6,147 09	
Net amount of uncollected and deferred premiums.....		\$24,588 40
Total assets .....		\$1,462,823 89

## ITEM NOT ADMITTED.

Agents' balances.....	\$454 85	
Total assets (less item not admitted).....		\$1,462,369 04

## V. LIABILITIES.

Net present value of all the outstanding policies, in force, December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent compound interest....	\$1,129,714 00	
Deduct net value of risks of this company reinsured in other solvent companies.....	11,884 00	
Net reinsurance reserve.....		\$1,117,830 00
Claims for matured endowments due but uncalled for .....	\$6,689 32	
Claims for death losses in process of adjustment, or adjusted and not due.....	4,682 00	
Total policy claims.....		11,371 32
Premiums paid in advance.....		471 05
Dividends due policy-holders.....		115 37
Liabilities on policy-holders' account.....	\$1,129,787 74	
Surplus, including capital on policy-holders' account.....	332,581 30	
Total liabilities.....		\$1,462,369 04

*Statement based upon a reserve established by the Act of 1879.*

Assets .....	\$1,462,369 04	
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent, compound interest.....	\$1,046,893 00	
Less net value of reinsurance.....	11,083 00	
	\$1,035,810 00	
All other liabilities .....	11,957 74	1,047,767 74
Surplus, including capital, on policy-holders' account.....		\$414,601 30

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December

31, 1883 .....	\$93,503 28	
Received during the year .....	7,309 53	
Total .....		\$100,812 81

*Deductions during the year.*

Notes, loans, or liens used in purchase of surrendered policies, and void by lapse .....	\$1,872 91	
Notes, loans or liens used in payment of dividends to policy-holders .....	2,433 09	
Notes, loans, or liens redeemed by maker in cash ..	5,276 96	
Total reduction of premium note account .....		9,582 96
Balance note assets at end of year .....		\$91,229 85

## VII. EXHIBIT OF POLICIES.

*Policies in force at end of previous year.*

	Number.	Amount.
Whole life policies .....	3,457	\$5,275,550 32
Endowment policies .....	646	685,750 92
All other policies .....	52	105,336 00

*New policies issued during the year.*

	Number.	Amount.
Whole life policies .....	388	\$527,780 00
Endowment policies .....	353	439,123 00
All other policies .....	15	64,000 00

*Old policies revived during the year.*

	Number.	Amount.
Whole life policies .....	6	\$8,700 00
Endowment policies .....	3	2,000 00

*Old policies changed and increased during the year.*

	Number.	Amount.
Whole life policies .....	1	\$1,000 00
Endowment policies .....	4	5,500 00
Total number and amount .....	4,924	\$7,114,740 24
Deduct policies ceased to be in force .....	555	775,576 00
Total policies in force at end of the year .....	4,369	\$6,339,164 24

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	31	\$44,135 00
By maturity (end.) .....	28	29,572 00
By maturity (savings end.) .....	43	67,000 00
By surrender .....	27	43,575 00
By lapse .....	267	358,380 00
By change and decrease .....	4	25,459 00
By not taken .....	155	207,455 00
Total terminated .....	555	775,576 00

## BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883 .....	780	\$1,186,862 00
Number and amount of policies issued during the year ....	197	313,467 00
Totals .....	977	\$1,500,329 00
Deduct number and amount ceased to be in force ..	73	113,673 00
Total number and amount in force Dec. 31, 1884,	904	\$1,386,656 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1883 .....	2	\$8,000 00
Number and amount of losses and claims on policies in- curred during the year .....	15	23,462 61
Totals .....	17	\$31,462 61

	Number.	Amount.
Number and amount of losses and claims on policies paid during the year .....	15	\$31,070 61
Premiums collected .....		33,103 19

**Schedule A—Real Estate owned by the Company.**

In Washington, D. C. ....	\$165,742 71
Illinois .....	19,723 97
Ohio .....	37,351 82
Michigan .....	6,815 60
Indiana .....	3,235 10
Massachusetts .....	2,525 00
Iowa .....	2,467 85
Minnesota .....	446 43
Total cost .....	\$238,308 48
Deduct depreciation .....	26,557 60
Valuation .....	\$211,750 88



Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Phoenix Fire Insurance Co. stock.....	\$2,000	\$3,140	\$2,500 00
Hartford Carpet Co. stock.....	1,200	2,280	1,200 00
National Fire Insurance Co. stock.....	2,500	2,875	1,550 00
Mort. on 160 acres of land in Lyon Co., Minn., assigned to the Co.....	3,000	3,000	700 00
Totals .....	\$8,700	\$11,295	\$5,950 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
MUNICIPAL BONDS—			
Washington Ind., City.....	\$9,775 00	\$10,000 00	\$10,500 00
Evansville, “ “ .....	14,425 00	15,000 00	15,000 00
Indianapolis, “ “ .....	24,500 00	25,000 00	26,250 00
Quincy, Ill., “ .....	12,515 00	16,000 00	16,000 00
Clay Township, Ind.....	5,050 00	5,000 00	5,050 00
Angus, Iowa, Town.....	2,000 00	2,000 00	2,000 00
Woodburn, Iowa, School Dist....	2,500 00	2,500 00	2,500 00
Exira, “ “ ....	2,800 00	2,800 00	2,800 00
RAILROAD BONDS—			
Indianapolis & Cincinnati.....	9,610 00	10,500 00	11,025 00
Lake Shore & Mich. Southern....	5,089 38	5,500 00	6,655 00
St. Johnsbury & Lake Champlain,	10,500 00	10,000 00	10,500 00
Terre Haute & Logansport.....	10,000 00	10,000 00	10,000 00
RAILROAD STOCK—			
N. Y., N. H. & H.....	16,793 03	12,500 00	21,875 00
BANK STOCKS—			
Merchants Exchange Nat., N. Y..	2,750 00	2,000 00	1,700 00
Fourth “ “ ..	4,193 00	4,000 00	4,480 00
American National, Hartford....	13,538 00	10,800 00	14,688 00
Phoenix “ “ .....	15,853 00	10,400 00	15,288 00
Charter Oak “ “ .....	6,700 00	5,200 00	7,280 00
Hartford “ “ .....	10,625 00	7,000 00	11,900 00
First “ “ .....	13,978 25	10,000 00	10,500 00
Ætna “ “ .....	2,268 50	1,900 00	2,128 00
Farm. & Mech. Nat., “ .....	3,270 00	1,700 00	1,785 00
City National, “ .....	2,790 00	3,000 00	2,250 00
Conn. Tr. & Safe Dep. Co., Hfd..	8,428 00	8,600 00	11,008 00
Security Co., Hartford.....	4,750 00	5,000 00	6,250 00
Thames Nat. of Norwich, Ct.....	6,850 00	5,000 00	7,000 00
Totals .....	\$221,551 16	\$201,400 00	236,412 00

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, December 15, 1846.

JACOB L. GREENE, *President.*WILLIAM G. ABBOTT, *Secretary.*

## I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1883..... \$51,215,581 32

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$3,058,285 75	
Premiums paid by dividends, \$1,071,534.73; by surrendered policies, \$577,616.94 .....	1,649,151 67	
Total .....	\$4,707,437 42	
Interest on mortgage loans .....	1,503,281 05	
Interest on bonds owned, and dividends on stock..	565,717 45	
Interest on premium notes, loans, or liens .....	168,025 49	
Interest on deposits .....	13,940 12	
Discount on claims paid in advance .....	6,803 72	
Rents for use of Company's property .....	519,461 74	
Balance of profit and loss account .....	17,347 91	
Total income .....		7,502,014 90
Total .....		\$58,717,596 22

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses .....	\$2,694,432 41	
Premium notes, loans, or liens used in payment of same .....	57,942 77	
Cash paid for matured endowments..	775,743 29	
Premium notes, loans, or liens used in payment of same .....	14,104 71	
Total amount actually paid for losses and matured endowments .....		\$3,542,223 18

Cash paid for surrendered policies .....	\$155,007 55
Premiums notes, loans, or liens used in purchase of surrendered policies, and voided by lapse, \$104,- 780.68 (less notes on policies revived, \$20,930)..	83,850 68
Cash surrender values applied in payment of pre- miums .....	577,616 94
Cash dividends paid to policy-holders, \$32,513.72; same applied in paym't of prems., \$1,071,534.73.	1,104,048 45
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	49,559 83
Total paid policy-holders.....	\$5,512,306.63
Commissions to agents.....	274,553 23
Traveling expenses of managers of agencies, general, special, and local agents .....	10,141 54
Medical examiners' fees.....	13,860 00
Salaries and other compensation of officers and other office employees .....	102,384 39
State and local taxes in State where organized, \$134,498.41; taxes, licenses, fines, and fees in other States, \$199,771.64.....	334,270 05
Rent .....	3,007 48
Advertising .....	31,015 27
Paid for the following items: Law expenses, \$17,886.15; printing and supplies, \$16,070.22; postage, \$7,011.63; expressage, \$2,204.28; tele- graphing, \$502.21; expense of real estate owned by Company, \$164,551.27; miscellaneous ex- penses, \$10,081.38.....	218,307 14
Total disbursements.....	\$6,499,845 73
Balance.....	\$52,217,750 49

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$11,755,783 58
Loans on bond and mortgage (first liens) .....	27,096,682 82
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	283,000 00
Premium notes, loans, or liens on policies in force..	2,624,723 57
Cost value of bonds and stocks owned absolutely, as per Schedule D.....	9,704,129 28
Cash deposited in banks .....	750,110 64
Agents' ledger balances.....	3,320 60
Total net or ledger assets .....	\$52,217,750 49

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	\$669,807 18
Interest accrued on bonds and stocks.....	119,788 10
Interest accrued on collateral loans .....	4,676 00

Interest due and accrued on premium notes, loans, or liens .....	\$227,381 43
Rents accrued on Company's property, or lease.....	18,777 03
Market value of bonds and stocks over cost, as per Schedule D....	119,945 95
Gross deferred premiums on policies in force December 31, 1884.....	\$69,208 97
Deduct the loading on above gross amount.....	17,302 24
Net amount of uncollected and deferred premiums.....	51,906 73
Total assets.....	\$53,430,032 91

## ITEM NOT ADMITTED.

Agents' ledger balances.....	\$3,320 60
Total assets (less item not admitted).....	\$53,426,712 31

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....	\$48,407,696 00
Claims for death losses and endowments not due...	\$283,599 00
Claims for death losses and other policy claims resisted .....	12,000 00
Claims for death losses and matured endowments due and unpaid .....	18,956 75
Total policy claims.....	314,555 75
Unpaid dividends of surplus, or other profits due policy-holders....	112,156 62
Premiums paid in advance, and surrender values applicable in payment of premiums.....	119,030 97
Reserve on lapsed policies.....	270,212 00
Total liabilities on policy-holders' account.....	\$49,223,651 34
Surplus on policy-holders' account.....	4,203,060 97
Total liabilities.....	\$53,426,712 31

*Statement based upon a Reserve established by the Act of 1879.*

Assets .....	\$53,426,712 31
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest .....	\$45,305,751 00
All other liabilities.....	815,955 34
Surplus on policy-holders' account.....	\$7,305,005 97

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883.....	\$2,849,266 50	
On policies revived.....	20,930 00	
Total.....		\$2,870,196 50

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$72,047 48	
Notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	104,780 68	
Notes, loans, or liens used in payment of dividends to policy-holders.....	49,559 83	
Notes, loans, or liens redeemed by makers in cash..	19,084 94	
Total reduction of premium note account.....		245,472 93
Balance note assets at the end of the year.....		\$2,624,723 57

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	57,276	\$142,819,918
Endowment policies.....	6,311	12,583,991
All other policies.....	8	29,500

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	2,628	\$5,757,575
Endowment policies .....	217	350,356
All other policies.....	16	52,000

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	321	\$1,046,279
Endowment policies.....	31	77,500
Total number and amount.....	66,808	\$162,717,119
Deduct policies ceased to be in force.....	3,874	10,486,434
Total policies in force at end of the year.....	62,934	\$152,230,685

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	1,120	\$2,761,259
By maturity.....	391	791,488
By expiry .....	20	72,000
By surrender.....	1,159	3,654,269
By lapse .....	922	2,513,418
By change and old policies decreased .....	....	166,100
By not taken.....	262	527,900
Total terminated.....	3,874	\$10,486,434



## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	5,234	\$10,869,012 00
Number and amount of policies issued during the year....	484	802,187 00
Total .....	5,714	\$11,671,199 00
Deduct number and amount ceased to be in force..	225	403,421 00
Total number and amt. in force Dec. 31, 1884,	5,493	\$11,267,778 00
Amount of losses and claims on policies incurred during the year...		109,023 00
Amount of losses and claims on policies paid during the year.....		123,457 00
Amount of premiums collected during the year.....		290,780 51
Received in cash, \$212,168.32; surplus credited, \$78,612.19.		

## Schedule A—Real Estate owned by the Company.

In Chicago .....	\$4,172,802 09
St. Louis.....	3,226,199 17
Indianapolis.....	1,956,181 54
Detroit.....	320,445 19
Toledo.....	868,599 90
Hartford.....	1,180,770 41
Sundry places .....	30,785 28
Total .....	\$11,755,783 58

## Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Hartford City bond.....	\$1,000	\$1,200	\$1,000 00
Ætna Fire Insurance stock.....	10,000	21,800	10,000 00
New York, New Haven & Hartford R.R.stk.,	1,400	2,450	1,500 00
Merchants Nat. Bank of Toledo, O., stock,	11,000	12,100	4,000 00
Phoenix Insurance Co. stock.....	12,600	19,152	20,000 00
Ætna Insurance Co. stock.....	2,700	5,886	
Terre Haute & Logansport R. R. bonds..	10,000	11,000	25,000 00
Chicago & Western Indiana R. R. bonds..	20,000	21,000	
Indianapolis National Bank stock.....	140,000	140,000	100,000 00
“ “ “ .....	1,000	1,000	750 00
“ “ “ .....	50,000	50,000	37,500 00
“ “ “ .....	10,000	10,000	7,500 00
“ “ “ .....	5,000	5,000	3,750 00
“ “ “ .....	5,000	5,000	3,750 00
“ “ “ .....	1,000	1,000	750 00
“ “ “ .....	10,000	10,000	7,500 00
Adams Express stock.....	20,000	25,000	20,000 00
The Fidelity Ins.Trust & Safe Dep.Co.,Phila.,	20,000	58,800	40,000 00
Totals .....	\$330,700	\$400,388	\$283,000 00



Schedule E—*Stocks and Bonds owned by the Company.*

		Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—				
United States currency 6 p. c. ....		\$99,125 00	\$100,000 00	\$130,000 00
STATE BONDS—				
State of Tennessee.....		19,900 00	26,000 00	10,920 00
MUNICIPAL BONDS—				
Evansville, Ind.,	City.....	255,000 00	300,000 00	255,000 00
“ “	“ .....	11,050 00	13,000 00	11,050 00
Jackson, Mich.,	“ .....	99,000 00	110,000 00	99,000 00
Fort Wayne, Ind.,	“ .....	75,000 00	100,000 00	75,000 00
Louisville, Ky., sewer,	“ .....	182,500 00	200,000 00	226,000 00
“ “	“ .....	125,339 06	134,500 00	125,339 06
Mobile, Ala.,	“ .....	87,500 00	87,500 00	87,500 00
Kansas, Mo.,	“ .....	47,500 00	50,000 00	47,500 00
Milwaukee, Wis.,	“ .....	131,000 00	131,000 00	146,720 00
“ “	“ .....	437,000 00	460,000 00	529,000 00
Quincy, Ill.,	“ .....	187,500 00	250,000 00	187,500 00
“ “ debt funding,	“ .....	2,187 36	2,187 36	2,187 36
Galveston, Tex.,	“ .....	100,000 00	100,000 00	90,000 00
Austin,	“ .....	39,000 00	40,000 00	39,000 00
Denver, Col.,	“ .....	301,500 00	300,000 00	301,500 00
RAILROAD BONDS—				
Atchison, Topeka & Santa Fe....		180,922 31	150,000 00	181,500 00
Baltimore & Ohio.....		269,375 00	250,000 00	281,250 00
Chicago, Burlington & Quincy....		62,829 17	50,000 00	63,750 00
“ “ “ .....		124,233 05	110,000 00	128,700 00
Chicago, Milwaukee & St. Paul...		246,150 35	200,000 00	234,000 00
“ “ “ ...		90,330 76	73,000 00	89,790 00
“ “ “ ...		172,405 88	139,000 00	171,665 00
Chicago & Northwestern... ..		96,669 68	74,000 00	98,666 67
“ “ .....		111,389 79	90,000 00	111,525 00
“ “ .....		62,096 15	50,000 00	57,916 67
Chicago, St. Louis & New Orleans,		776,562 50	750,000 00	780,312 50
Chicago & Western Indiana.....		745,656 25	700,000 00	735,000 00
Cleveland, Col., Cin. & Indianapolis,		62,950 83	50,000 00	59,708 33
Cincinnati, Hamilton & Dayton...		57,525 87	47,000 00	55,225 00
“ “ “ ...		41,680 85	38,000 00	40,280 00
Cleveland & Pittsburgh.....		2,237 67	2,000 00	2,120 00
Cin., Ind., St. Louis & Chicago...		47,901 25	42,000 00	43,295 00
Dayton & Western.....		32,765 00	30,000 00	32,100 00
Delaware, Lackawanna & Western,		1,267 81	1,000 00	1,276 67
Detroit, Lansing & Northern.....		121,752 50	100,000 00	118,000 00
Harlem River & Portchester.....		1,000,000 00	1,000,000 00	1,000,000 00
Illinois Central.....		209,000 00	200,000 00	210,000 00
Lake Shore & Michigan Southern,		185,294 67	150,000 00	170,875 00
“ “ “ “		24,629 58	20,000 00	23,116 67
Lehigh Valley.....		56,485 17	47,000 00	57,105 00

	Cost Value.	Par Value.	Market Value.
Michigan Central.....	\$59,542 63	\$48,000 00	\$58,480 00
“ “ .....	244,078 75	239,000 00	246,568 33
“ “ .....	200,000 00	200,000 00	200,000 00
New York, Lake Erie & Western,	198,574 42	155,000 00	180,833 34
Pittsburgh, Cincinnati & St. Louis,	60,629 94	50,000 00	57,041 67
Philadelphia & Reading.....	124,740 38	100,000 00	115,916 67
Northern Pacific.....	507,500 00	500,000 00	505,000 00
Vermont Valley.....	301,500 00	300,000 00	311,250 00
Wabash, St. Louis & Pacific.....	54,662 29	50,000 00	50,791 67
“ “ “ .....	54,012 33	50,000 00	50,541 67
“ “ “ .....	54,205 87	50,000 00	47,041 67
RAILROAD STOCKS—			
New York, New Haven & Hartford,	21,000 00	21,000 00	36,750 00
Connecticut River.....	5,000 00	5,000 00	8,000 00
BANK STOCKS—			
First National, Hartford....	13,000 00	13,000 00	13,000 00
City “ “ ....	10,725 00	10,000 00	7,000 00
Ætna “ “ ....	2,500 00	2,500 00	2,800 00
Phoenix “ “ ....	26,081 00	17,600 00	26,400 00
Charter Oak National, “ ....	1,055 00	1,000 00	1,450 00
State, “ ....	1,275 00	1,000 00	980 00
Conn.Tr.& Safe Dep.Co., “ ....	30,000 00	30,000 00	38,400 00
First National, Litchfield, Conn...	22,125 00	17,500 00	22,125 00
Fourth National, New York.....	16,000 00	16,000 00	18,400 00
MISCELLANEOUS—			
Province of Quebec bonds.....	104,692 53	100,000 00	104,692 53
“ “ “ .....	15,468 75	15,000 00	15,468 75
St. Louis County Park bonds.....	28,546 88	25,000 00	29,750 00
Atlantic Dock Co. bonds.....	81,000 00	81,000 00	81,000 00
St. Louis Chamber of Commerce..	484,000 00	484,000 00	484,000 00
Totals .....	\$9,704,129 28	\$9,346,787 36	\$9,824,075 23

## CONTINENTAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1864.

JAMES S. PARSONS, *President.*ROBERT E. BEECHER, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash.....	\$300,000 00	
Amount of net or ledger assets December 31, 1883.....		\$2,091,430 72

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$168,692 17	
Premium notes, loans, or liens taken in part payment for premiums .....	17,987 16	
Premiums paid by surrendered policies .....	9,168 82	
Total .....	\$195,848 15	
Deduct amount paid to other companies for reinsurance on policies in this company.....	436 92	
Total premium income.....	\$195,411 23	
Interest on mortgage loans.....	6,711 34	
Interest on bonds owned, and dividends on stock..	27,127 09	
Interest on premium notes, loans, or liens.....	27,176 48	
Rents for use of company's property.....	8,896 29	
Interest on other debts due company.....	43 76	
Total income.....		\$265,366 19
Total .....		\$2,356,796 91

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$66,456 63	
Premium notes, loans, or liens used in payment of same.....	3,381 06	
Cash paid for matured endowments and additions.....	90,931 98	
Premium notes, loans, or liens used in payment of same.....	17,425 91	
Total amount actually paid for losses and matured endowments.....		\$178,195 58

Cash paid for surrendered policies .....	\$33,792 82
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse .....	9,672 17
Cash surrender values, including reconverted addi- tions, applied in payment of premiums .....	9,168 82
Cash dividends paid to policy-holders .....	12,807 50
Premium notes, loans, or liens used in payment of dividends to policy-holders .....	745 42
Total paid policy-holders .....	\$244,382.31
Commissions to agents .....	10,845 32
Salaries, and traveling expenses of managers of agencies, general, special, and local agents .....	35,919 40
Medical examiners' fees .....	5,504 22
Salaries and other compensation of officers and other office employees .....	24,174 85
Taxes, licenses, fines, and fees .....	4,192 65
Rent .....	4,232 00
Furniture and fixtures, and safes for home and agency offices, and expenses at agencies .....	398 33
Advertising .....	2,122 93
Postage, \$2,348.37; stationery and printing, \$1,272.90; charges, \$956.08; law expenses, \$2,951.00; profit and loss, \$7,764.61 .....	15,292 96
Total disbursements .....	\$347,064 97
Balance .....	\$2,009,731 94

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered as per Schedule A .....	\$246,438 27
Loans on bond and mortgage (first liens) .....	275,460 90
Loans secured by pledge of bonds, stocks, or other marketable collaterals as per Schedule C .....	145,276 82
Premium notes, loans, or liens on policies in force ..	483,516 02
Cost value of bonds and stocks owned absolutely, as per Schedule E .....	614,395 63
Cash in Company's office .....	10,787 42
Cash deposited in banks and in the hands of financial agents .....	34,620 40
Bills receivable .....	189,198 13
Agents' ledger balances .....	1,163 00
Office furniture, fixtures, and safes .....	8,875 35
Total net or ledger assets .....	\$2,009,731 94

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans .....	\$103,654 06
Interest accrued on collateral loans .....	62,207 41
Interest due and accrued on premium notes, loans, or liens .....	150,061 45
Rents due on Company's property .....	5,000 00
Market value of bonds and stocks over cost, as per Schedule E.....	54,748 75
Market value of real estate over cost .....	1,669 62
Gross premiums due and unreported on policies in force December 31, 1884.....	\$12,057 83
Gross deferred premiums on policies in force Decem- ber 31, 1884 .....	26,010 90
Total .....	\$38,068 73
Deduct the loading on above gross amount..	7,613 74
Net amount of uncollected and deferred premiums.....	30,454 99
Total assets.....	\$2,417,528 22

## ITEMS NOT ADMITTED.

Furniture, fixtures, and safes.....	\$8,875 35
Agents' balances.....	1,163 00
Bills receivable.....	189,198 13
Total .....	\$199,236 48
Total assets (less items not admitted).....	\$2,218,291 74

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest.....	\$2,086,000 00
Deduct net value of risks of this company, reinsured in other solvent companies .....	578 00
Net reinsurance reserve.....	\$2,085,422 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	\$71,893 46
Claims for death losses and other policy claims re- sisted by the company.....	10,100 00
Total policy claims.....	81,993 46
Liabilities on policy-holders' account.....	\$2,167,415 46
Gross surplus, including capital, on policy-holders' account,	50,876 28
Total liabilities.....	\$2,218,291 74

*Statement upon a Reserve established by the Act of 1879.*

Assets .....		\$2,218,291 74
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$1,937,406 00	
Less reinsurance.....	520 00	
	<u>\$1,936,886 00</u>	
All other liabilities.....	81,993 46	2,018,879 46
Surplus, including capital, on policy-holders' account.....		<u>\$199,412 28</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand, December 31, 1883.....	\$502,297 70	
Received during the year.....	<u>17,987 16</u>	
Total .....		\$520,284 86

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$20,806 97	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	9,672 17	
Notes, loans, or liens used in payment of dividends to policy-holders.....	745 42	
Notes, loans, or liens redeemed by maker in cash..	<u>5,544 28</u>	
Total reduction of premium note account.....		36,768 84
Balance note assets at the end of the year.....		\$483,516 02

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	6,469	\$6,953,560 33
Endowment policies .....	1,386	935,209 67
All other policies.....	543	721,435 33

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,226	\$1,711,812 00
Endowment policies.....	20	27,240 00
All other policies.....	36	43,100 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	2	\$2,800 00
Endowment policies .....	1	3,000 00
Total number and amount.....	<u>9,683</u>	<u>\$10,398,157 33</u>
Deduct policies ceased to be in force.....	<u>1,204</u>	<u>1,683,629 33</u>
Total policies in force at end of the year.....	8,479	\$8,714,528 00



*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	74	\$110,592 00
By maturity (end).....	152	124,054 67
By expiry (term) .....	8	10,575 00
By surrender.....	123	129,644 00
By lapse .....	580	828,715 00
By change and decrease.....	....	106,236 33
By not taken.....	267	373,812 33
Total terminated.....	1,204	\$1,683,629 33

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1883.....	2,281	\$1,392,255 00
Number and amount of policies issued during the year....	102	44,651 00
Totals .....	2,383	\$1,436,906 00
Deduct number and amount ceased to be in force..	81	95,994 00
Total number and amount in force Dec. 31, 1884,	2,302	\$1,340,912 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1883.....	7	\$8,580 00
Number and amount of losses and claims on policies incurred during the year.....	49	56,142 27
Totals .....	56	\$64,722 27

	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	46	\$55,617 00
Premiums collected in cash, notes, or credits.....	....	32,767 56

**Schedule A—Real estate owned by the Company.**

In Illinois.....	\$199,356 78
Indiana .....	1,500 00
Minnesota .....	3,286 25
Ohio.....	2,413 37
Pennsylvania.....	2,600 00
Connecticut.....	38,951 49
Total valuation.....	\$248,107 89

Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Hartford Steam Boiler Inspection Co. stock,	\$4,000	\$8,000	\$6,000 00
Wells, Fargo & Co. Express       “	10,000	11,000	10,000 00
New London Northern R. R. Co.       “	20,000	25,000	20,000 00
Rock Island & Pacific R. R. Co.       “	10,000	10,600	12,000 00
Mortgage Note, W. Keeney & Co., and—	5,000	5,000	} 6,600 00
Gold and Stock Telegraph Co. stock. . . . .	1,800	1,818	
Gold and Stock Telegraph Co.       “ . . . . .	5,400	5,454	4,000 00
Mortgage Note, assigned. . . . .	4,666	4,666	3,500 00
Mortgage Note, assigned. . . . .	7,800	7,800	6,000 00
Adams' Nickel Plating & Mfg. Co. stock. .	16,875	27,000	} 32,465 36
City National Bank, New York,       “ ..	4,000	9,400	
Bank of Commerce,       “ ..	3,000	4,500	
Adams Bank,       “ ..	1,000	1,000	
Stafford National Bank,       “ ..	500	625	} 5,000 00
Orient Fire Insurance Co.,       “ ..	600	600	
Bloomington Banking Association,       “ ..	2,500	2,500	
Fourth National Bank,       “ ..	300	381	
American National Bank,       “ ..	750	1,080	} 10,000 00
Ætna National Bank,       “ ..	1,000	1,310	
Rockville National Bank,       “ ..	4,500	5,400	
Mortgage Notes. . . . .	6,090	6,090	
Merchants' Loan & Trust Co. stock. . . . .	8,000	8,000	6,200 00
“       “       “       “ . . . . .	5,000	5,500	} 6,000 00
Hartford Life & Annuity Ins. Co.       “ . . . . .	2,500	2,750	
Richmond Stove Co.       “ . . . . .	4,300	3,870	} 4,589 47
Thompson National Bank       “ . . . . .	1,000	1,250	
Hartford Carpet Co.       “ . . . . .	1,000	1,950	} 4,700 00
Rockville National Bank       “ . . . . .	1,800	2,160	
Adams Nickel Plating Co.       “ . . . . .	3,750	6,000	3,121 99
“       “       “       “ . . . . .	4,625	7,400	5,100 00
Totals . . . . .	\$141,756	\$178,104	\$145,276 82

Schedule E—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
Reg. bonds Connecticut, 3½ p. c. . . . .	\$43,372 74	\$40,000 00	\$43,372 74
Utica Cement Mfg. Co. stock. . . . .	417,475 00	417,475 00	438,348 75
Standard Cement Co.       “ . . . . .	73,750 00	143,500 00	107,625 00
Kellogg & Bulkeley Co.       “ . . . . .	5,081 25	6,775 00	5,081 25
Mortgage bds., secured by trust deed,	25,000 00	25,000 00	25,000 00
Farm bonds,       “       “ . . . . .	49,716 64	49,716 64	49,716 64
Totals. . . . .	\$614,395 63	\$682,466 64	\$669,144 38

## HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, April, 1867.

F. R. FOSTER, *President.*STEPHEN BALL, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash.....	\$250,000 00	
Amount of net or ledger assets December 31, 1883,	\$1,173,027 21	
Less net assets of the Assessment Department .....	307,133 29	
		\$865,893 92

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$28,748 68	
Deduct amount paid to other companies for reinsurance on policies in this company .....	490 79	
Total premium income.....	\$28,257 89	
Interest on mortgage loans.....	28,581 60	
Interest on bonds owned, and dividends on stock..	9,388 00	
Interest on other debts due the company.....	2,738 84	
Rents for use of company's property.....	3,545 88	
Suspense and P. and L. accounts.....	744 20	
Cash received from the Mutual Assessment Department for management and transaction of business of that Department.....	20,000 00	
Total income.....		\$93,256 41
Total .....		\$959,150 33

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$24,408 00	
Matured endowments and additions..	7,397 00	
Total amount actually paid for losses and matured endowments.....		\$31,805 00

Surrendered policies.....	\$11,542 13	
Dividends to policy-holders, \$14,055.11; same applied in payment of premiums, \$1,674.06.....	15,729 17	
Total paid policy-holders.....	\$59,076.30	
Dividends to stockholders.....	20,000 00	
Commissions to agents.....	1,274 03	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	43 50	
Medical examiners' fees.....	3 00	
Salaries and other compensation of officers and other office employees.....	6,166 64	
Taxes, licenses, fines, and fees.....	1,377 83	
Rent.....	850 00	
Advertising.....	310 10	
Printing, postage, law, miscellaneous expenses.....	3,016 83	
Total disbursements.....		\$92,118 23
Balance.....		\$867,032 10

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$235,351 21	
Loans on bond and mortgage (first liens).....	359,297 91	
Loans made in cash to policy-holders on the company's policies assigned as collateral.....	72,271 00	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	197,342 75	
Cash in company's office.....	1,372 60	
Cash deposited in banks.....	1,396 63	
Total net or ledger assets.....		\$867,032 10
Deduct depreciation from cost of assets to bring same to market value.....	20,408 75	
Total net or ledger assets, less depreciation.....		\$846,623 35

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....		\$13,052 88
Gross premiums due and unreported on policies in force December 31, 1884.....	\$2,461 84	
Gross deferred premiums on policies in force December 31, 1884.....	3,669 81	
Total.....	\$6,131 65	
Deduct the loading on above gross amount..	1,226 33	
Net amount of uncollected and deferred premiums.....		4,905 32
Total assets.....		\$864,581 55

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest,			\$587,526 00	
Deduct policies reinsured.....			3,925 00	
Net reinsurance reserve.....				\$583,601 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....				1,621 00
Unpaid dividends of surplus, or other profits due policy-holders....				347 22
Liabilities on policy-holders' account.....				\$585,569 22
Gross surplus, including capital, on policy-holders' account..			279,012 33	
Total liabilities.....				\$864,581 55

*Statement based upon a Reserve established by the Act of 1879.*

Assets .....		\$864,581 55	
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....			
	\$534,564 00		
Less net value of reinsurance.....	3,559 00		
Total .....	\$531,005 00		
All other liabilities.....	1,968 22	532,973 22	
Surplus, including capital, on policy-holders' account.....		\$331,608 33	

## VI. EXHIBIT OF POLICIES.

*Policies and Additions in force at end of previous year.*

	Number.	Amount.
Whole life policies.....	1,171	\$1,439,257 00
Endowment policies.....	43	38,707 00
All other policies.....	146	240,000 00
Additions .....	....	4,727 00

*New policies issued during the year.*

None.

*Old policies revived during the year.*

	Number.	Amount.
Whole life policies .....	3	\$900 00

*Change and increase during the year.*

	Number.	Amount.
Whole life policies.....	2	\$3,000 00
All other policies.....	9	15,500 00

*Additions by dividends.*

	Number.	Amount.
Additions.....	....	\$261 00
Total number and amount.....	1,374	\$1,742,352 00
Deduct policies ceased to be in force.....	107	154,565 00
Total policies in force at end of the year.....	1,267	\$1,587,787 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	14	\$20,960 00
By expiry.....	35	61,000 00
By maturity.....	7	7,397 00
By surrender.....	37	42,922 00
By lapse.....	3	3,786 00
By change and decrease.....	11	18,500 00
Total terminated.....	107	\$154,565 00

## VII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1883.....	165	\$244,138 00
Number and amount of policies issued during the year....	None.	
Totals.....	165	\$244,138 00
Deduct number and amount ceased to be in force..	14	20,861 00
Total number and amount in force Dec. 31, 1884,	151	\$223,277 00
Premiums collected (all cash).....		2,852 62
Losses paid.....		4,400 00

**Schedule A—Real estate owned by the Company.**

In Connecticut.....	\$211,658 46
Illinois.....	17,592 75
Kansas.....	6,200 00
Total.....	\$235,451 21

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES BONDS—</b>			
United States 4½ p. c, reg.....	\$60,693 75	\$53,000 00	\$60,022 00
United States 3 p. c.....	24,000 00	24,000 00	24,480 00
<b>RAILROAD STOCKS—</b>			
N. Y. Central & Hudson River...	12,500 00	10,000 00	8,600 00
N. Y. Central & Hudson River...	12,487 50	10,000 00	8,600 00
Chicago, Burlington & Quincy....	14,827 00	12,200 00	14,152 00
Chicago, Rock Island & Pacific...	25,375 00	20,000 00	21,100 00
<b>BANK STOCKS—</b>			
Hartford National, Hartford.....	1,905 25	1,100 00	1,980 00
First " ".....	39,883 50	30,000 00	31,500 00
Home " Meriden.....	5,670 75	5,000 00	6,500 00
Totals.....	\$197,342 75	\$165,300 00	\$176,934 00



## PHŒNIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, May, 1851.

AARON C. GOODMAN, *President*.JOHN M. HOLCOMBE, *Secretary*.

## I. CAPITAL.

Capital stock paid up in cash.....	\$100,000,000
Amount of ledger assets December 31, 1883.....	\$10,361,656 66

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$707,048 07
Premium notes, loans, or liens, used in part payment for premiums.....	3,798 84
Premiums paid by reconverted additions and surrendered policies.....	12,339 42
Total .....	\$723,186 33
Deduct amount paid to other companies for reinsurance, on policies in this company.....	4,097 66
Total premium income.....	\$719,088 67
Interest on mortgage loans.....	382,031 39
Interest on bonds owned, and dividends on stock..	66,150 08
Interest on premium notes, loans, or liens.....	85,651 02
Interest on other debts due the company.....	2,741 15
Discount on claims paid in advance.....	284 35
Rents for use of Company's property.....	61,869 66
Total income.....	\$1,317,816 32
Total .....	\$11,679,472 98

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$531,500 07	
Premium notes, loans, or liens used in payment of same.....	53,697 71	
Cash paid for matured endowments and additions.....	222,283 56	
Premium notes, loans, or liens used in payment of same.....	20,252 94	
Total amount actually paid for losses and matured endowments.....		\$827,734 28
Cash paid for surrendered policies.....		118,542 31
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....		46,816 14
Cash surrender values, including reconverted additions, applied in payment of premiums.....		12,339 42
Cash dividends paid to policy-holders and applied in payment of premiums.....		134,715 97
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		4,106 02
Total paid policy-holders.....	\$1,144,254 14	
Dividends to stockholders.....		24,000 00
Commissions to agents.....		56,794 88
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....		47,050 41
Medical examiners' fees.....		5,030 50
Salaries and other compensation of officers and other office employees.....		47,018 83
State and local taxes in State where organized, \$25,026.48; taxes, licenses, fines and fees in other States, \$3,975.98.....		29,002 46
Rent.....		11,529 78
Furniture and fixtures and safes for home and agency offices.....		237 45
Advertising.....		4,751 37
Sundry items: Books, blanks, and stationery, \$4,546.09; exchange, \$1,098.25; postage, \$3,730.82; law expenses, \$7,265.73; expense, \$5,758.94.....		22,399 83
Profit and loss.....		9,847 69
Total disbursements.....		\$1,401,917 34
Balance.....		\$10,277,555 64

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$1,305,629	31
Loans on bond and mortgage (first liens).....	6,237,053	94
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	2,000	00
Premium notes, loans, or liens on policies in force..	1,409,646	59
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,140,285	75
Cash in Company's office.....	1,054	08
Cash deposited in banks .....	181,885	97
Total net or ledger assets.....	\$10,277,555	64

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	\$149,330	46
Market value of bonds and stocks over cost, as per Schedule E....	70,827	00
Gross premiums due and unreported on policies in force December 31, 1884.....	\$14,122	54
Gross deferred premiums on policies in force December 31, 1884.....	39,420	19
Total .....	\$53,542	73
Deduct the loading on above gross amount..	13,385	68
Net amount of uncollected and deferred premiums.....	40,157	05
Total assets.....	\$10,537,870	15

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest.....	\$9,288,546	00
Deduct net value of risks of this company reinsured in other solvent companies.....	10,365	00
Net reinsurance reserve.....	\$9,278,181	00
Claims for death losses due and unpaid.....	\$6,000	00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due...	121,514	00
Claims for death losses and other policy claims, resisted by the company.....	25,014	00
Total policy claims.....	152,528	00
Premiums paid in advance.....	5,422	78
Contingent reserve on policy account, \$65,394.00; special reserve, \$150,000.00 .....	215,394	00
Liabilities on policy-holders' account.....	\$9,651,525	78
Gross surplus, including capital, on policy-holders' account..	886,344	37
Total liabilities.....	\$10,537,870	15

*Statement based upon a reserve established by the Act of 1879.*

Assets .....		\$10,537,870 15
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$8,737,356 00	
Less net value of reinsurance.....	9,811 00	
	<hr/>	
	\$8,727,545 00	
All other liabilities.....	373,344 78	9,100,889 78
Surplus, including capital, on policy-holders' account.....		<hr/>
		\$1,436,980 37

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883.....	\$1,536,633 71	
Received during the year.....	3,798 84	
Total .....	<hr/>	\$1,540,432 55

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$73,950 65	
Notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	46,816 14	
Notes, loans, or liens used in payment of dividends to policy-holders.....	4,106 02	
Notes, loans, or liens redeemed by maker in cash..	5,913 15	
Total reduction of premium note account.....	<hr/>	130,785 96
Balance note assets at the end of the year.....		<hr/>
		\$1,409,646 59

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	14,207	\$21,832,209 00
Endowment policies.....	4,835	5,730,535 00
All other policies.....	47	83,700 00
Reversionary additions.....	....	142,052 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	219	\$145,257 00
Endowment policies.....	1,256	1,916,262 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	19	\$32,425 00
Endowment policies.....	13	13,800 00

*Additions by Dividends during the year.*

	Number.	Amount.
Reversionary additions.....	....	\$11,288 00
Total number and amount.....	20,596	\$29,907,528 00
Deduct policies ceased to be in force.....	1,684	2,664,410 00
Total policies in force at the end of the year...	18,912	\$27,243,118 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	305	\$573,612 00
By maturity (end.).....	229	242,376 00
By surrender.....	295	429,719 00
By lapse.....	385	567,840 00
By change.....	205	405,892 00
By decrease.....	....	31,600 00
By not taken.....	265	413,371 00
Total terminated.....	1,684	\$2,664,410 00

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	2,294	\$2,598,429 00
Number and amount of policies issued during the year....	154	186,195 00
Totals .....	2,448	\$2,784,624 00
Deduct number and amount ceased to be in force ..	168	197,817 00
Total number and amount in force Dec. 31, 1884,	2,280	\$2,586,807 00

Number and amount of losses and claims on policies unpaid December 31, 1883.....	8	\$14,220 00
Number and amount of losses and claims on policies incurred during the year.....	37	41,228 00
Totals .....	45	\$55,448 00
Number and amount of losses and claims on policies paid and settled during the year.....	38	45,543 00
Premiums collected in cash.....	.....	100,475 27

**Schedule A—Real Estate owned by the Company.**

In Illinois .....	\$447,453 90
Indiana .....	552,731 28
Michigan .....	180,215 28
Wisconsin .....	94,478 45
Nebraska ..	4,350 40
Kansas .....	5,000 00
Iowa.....	14,400 00
Missouri.....	2,500 00
Vermont.....	2,000 00
New York.....	2,500 00
Total cost value.....	\$1,305,629 31

**Schedule C—Loans on Collateral.**

	Par Value.	Mar. Value.	Amt. Loaned.
Collins Company stock.....	\$6,410 00	\$5,448 50	\$2,000 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES BONDS—</b>			
United States reg 4½ p. c., 1891..	\$104,410 00	\$100,000 00	\$113,875 00
United States reg. 4 p. c.....	105,000 00	105,000 00	129,018 75
United States coup. 4 p. c.....	3,221 25	3,000 00	3,656 25
<b>RAILROAD BONDS—</b>			
Erie 1st con. mort. 7 p. c.....	120,833 75	100,000 00	118,250 00
C., M. & St. P. 1st m. 6 p. c., S. M. Div.,	50,375 00	50,000 00	54,500 00
Vermont Valley, 1881, 5 p. c.....	103,750 00	100,000 00	107,000 00
St. Johnsb'y & Lake Champl'n 6 p. c.,	105,000 00	100,000 00	110,000 00
<b>MUNICIPAL BONDS—</b>			
Mattoon city, Ill., 10 p. c.....	17,600 00	18,000 00	17,600 00
Valley Falls township, Kan., 7 p. c.,	14,835 00	23,000 00	14,835 00
Union county, Iowa, refund. 6 p. c.,	5,075 00	5,000 00	5,075 00
Adair " " " "	1,015 00	1,000 00	1,015 00
Fremont " " " "	21,525 00	21,000 00	21,525 00
Nodaway Co., Mo., ct. h. & jail 6 p. c.,	74,520 00	72,000 00	74,520 00
Harlan, Iowa, town refunding 6 p. c.,	3,045 00	3,000 00	3,045 00
West M. sch. dist., Hartford, 6 p. c.,	107,500 00	100,000 00	105,000 00
Ind. sch. dist., Clarinda, Ia., ref. 6 p. c.,	9,067 50	9,000 00	9,067 50
" " Chariton, " "	12,120 00	12,000 00	12,120 00
" " Bedford, " "	6,565 00	6,500 00	6,565 00
" " Leon, " "	6,060 00	6,000 00	6,060 00
" " Essex, " "	4,141 00	4,100 00	4,141 00
" " Harlan, " "	1,515 00	1,500 00	1,515 00
" " Indianola, " "	10,150 00	10,000 00	10,150 00
" " Colfax, " "	1,015 00	1,000 00	1,015 00
" " Moulton, " "	1,015 00	1,000 00	1,015 00
" " Eldora, " "	4,080 00	4,000 00	4,080 00



	Cost Value.	Par Value.	Market Value.
Ind. sch. dist., Sidney, Ia., ref. 6 p. c.,	\$4,100 00	\$4,000 00	\$4,100 00
“ “ Woodbine, “ “	4,578 75	4,500 00	4,578 75
“ “ Shenan'h, “ “	2,040 00	2,000 00	2,040 00
Mound City, Mo., sch. dist. 8 p. c.,	1,326 00	1,300 00	1,326 00
Stanbury, “ “ 6 p. c.,	12,060 00	12,000 00	12,060 00
Maryville, “ “ 7 p. c.,	27,945 00	27,000 00	27,945 00
Trenton, “ “ 6 p. c.,	19,800 00	20,000 00	19,800 00
Gault, “ “ 8 p. c.,	1,680 00	1,600 00	1,680 00
Bolckow, “ “ 10 p. c.,	1,048 50	1,000 00	1,048 50
“ “ “ 8 p. c.,	1,048 50	1,000 00	1,048 50
Rockport, “ “ 7 p. c.,	10,050 00	10,000 00	10,050 00
Barnard, “ “ 8 p. c.,	5,025 00	5,000 00	5,025 00
Eaton, “ “ 8 p. c.,	2,512 50	2,500 00	2,512 50
BANK STOCKS—			
Charter Oak National, Hartford . . .	19,662 00	20,000 00	28,000 00
First “ “ . . .	22,255 00	20,000 00	21,000 00
Ætna “ “ . . .	3,500 00	3,500 00	4,200 00
Mercantile “ “ . . .	6,950 00	10,000 00	10,500 00
American “ “ . . .	36,893 00	32,000 00	44,800 00
Farmers & Mech. “ “ . . .	6,068 00	5,500 00	5,775 00
Phœnix “ “ . . .	26,000 00	20,000 00	29,000 00
Toledo “ Toledo, O. . .	9,960 00	8,300 00	9,960 00
United States, Hartford . . . . .	5,000 00	5,000 00	9,000 00
MISCELLANEOUS—			
Hartford City Gas Light Co. stock, .	7,350 00	7,100 00	8,520 00
Security Co., Hartford, stock . . . .	10,000 00	10,000 00	12,500 00
Grand totals . . . . .	\$1,140,285 75	\$1,089,400 00	\$1,211,112 75

## TRAVELERS INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1866.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

## LIFE DEPARTMENT.

## I. CAPITAL.

Amount of net or ledger assets December 31, 1883..... \$5,455,878 61

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$761,472 05	
Deduct amount paid to other companies for reinsurance on policies in this Company.....	2,731 11	
Total premium income.....	\$758,740 94	
Interest on mortgage loans.....	232,172 00	
Interest on bonds owned, and dividends on stock..	68,104 11	
Interest on other debts due the Company.....	3,632 02	
Discount on claims paid in advance.....	146 50	
Rents.....	9,563 54	
Total income.....		1,072,359 11
Total .....		\$6,528,237 72

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$243,742 99	
Cash paid for matured endowments..	54,730 00	
Total amount actually paid for losses and matured endowments.....	\$298,472 99	
Cash paid for annuities.....	150 00	
Cash paid for surrendered policies.....	50,460 75	
Total paid policy-holders.....	\$349,083 74	

Commissions to agents.....	\$84,470 14	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	4,974 49	
Medical examiners' fees.....	10,532 41	
Salaries and other compensation of officers and other office employees.....	34,159 54	
Taxes, licenses, fines, and fees.....	6,484 25	
Rent.....	716 67	
Advertising.....	37,877 38	
Sundry items: Books, blanks, and stationery, \$3,855.23; express charges, \$590.21; loss expenses, \$2,843.29; expense, \$5,211.30; exchange, \$755.27; postage, \$64.52; profit and loss, \$50,672.23.....	63,992 05	
Total disbursements.....		\$592,290 67
Balance.....		\$5,935,947 05

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate, unencumbered, as per Schedule A.....	\$1,013,612 29	
Loans on bond and mortgage (first liens).....	3,664,032 10	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	99,200 00	
Loans made in cash to policy-holders, on this Company's policies, assigned as collateral.....	15,311 50	
Cost value of bonds and stocks owned absolutely as per Schedule E.....	966,152 42	
Cash in Company's office.....	1,241 59	
Cash deposited in banks.....	176,397 15	
Total net or ledger assets.....	\$5,935,947 05	
Deduct depreciation from cost of assets, to bring same to market value.....	473,931 25	
Total net or ledger assets, less depreciation.....		\$5,462,015 80

## OTHER ASSETS.

Interest accrued on bond and mortgage loans.....	95,999 89	
Gross premiums due and unreported on policies in force December 31, 1884.....	\$57,889 52	
Gross deferred premiums on policies in force December 31, 1884.....	101,694 74	
Total.....	\$159,584 26	
Deduct the loading on above gross amount..	19,150 11	
Net amount of uncollected and deferred premiums.....		140,434 15
Total assets.....		\$5,698,449 84

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest.....	\$4,946,231 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	20,408 00	
Net reinsurance reserve.....		\$4,925,823 00
Death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$49,477 33	
Death losses, and other policy claims resisted by the Company.....	7,500 00	
Total policy claims.....		56,977 33
Liabilities on policy-holders' account.....		\$4,982,800 35
Gross surplus on policy-holders' account.....		715,649 51
Total liabilities.....		\$5,698,449 84

*Statement based upon a Reserve established by the Act of 1879.*

Assets.....		\$5,698,449 84
Liabilities—Net present value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$4,521,332 00	
Less net value of reinsurance.....	18,702 00	
	\$4,502,630 00	
All other liabilities.....	56,977 33	4,559,607 33
Surplus on policy-holders' account.....		\$1,138,842 51

## VI. EXHIBIT OF POLICIES.

*Policies in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	11,318	\$20,102,514 00
Endowment policies.....	2,988	4,729,255 00
All other policies.....	72	173,835 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,532	\$3,476,666 00
Endowment policies.....	854	1,910,893 00
All other policies.....	50	194,250 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	32	\$51,050 00
Endowment policies.....	10	10,481 00

## TRAVELERS INSURANCE COMPANY.

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies.....	....	\$175 00
Total number and amount.....	16,856	\$30,649,119 00
Deduct policies ceased to be in force.....	1,516	3,320,305 00
Total policies in force at the end of the year....	15,340	\$27,328,814 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	137	\$228,814 00
By maturity (end).....	56	55,457 00
By expiry (term).....	10	19,600 00
By surrender.....	79	116,108 00
By lapse.....	815	1,775,150 00
By change and decrease.....	146	497,476 00
By not taken.....	273	627,700 00
Total terminated.....	1,516	\$3,320,305 00

## VII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	682	\$1,079,390 00
Number and amount of policies issued during the year....	108	198,433 00
Totals.....	790	\$1,277,823 00
Deduct number and amount ceased to be in force..	66	130,020 00
Total number and amount in force Dec. 31, 1884,	724	\$1,147,803 00

	Number.	Amount.
Number and amount of losses unpaid at end of previous year.....	1	\$133 00
Number and amount of losses and claims on policies in- curred during the year.....	5	4,019 28
Number and amount of losses and claims on policies paid during the year.....	6	4,152 28
Premiums collected in cash.....		60,573 93

**Schedule A—Real Estate owned by the Company.**

In Illinois .....	\$243,187 44
Indiana .....	643,199 01
Wisconsin .....	2,420 32
Colorado .....	2,784 00
Minnesota .....	1,146 17
Kansas .....	22,576 54
Hartford.....	81,030 73
Dakota .....	7,648 91
Expense of foreclosure .....	10,619 16
Total cost value.....	\$1,014,612 28
Deduct depreciation.....	407,273 64
Valuation .....	\$607,338 64

**Schedule C—Loans on Collateral.**

	Par Value.	Mar. Value.	Amt. Loaned.
Phoenix Ins. Co. stock, Hartford.....	\$500	\$765	\$300 00
North Poudre Land, Canal & Reservoir stk,	17,800	89,000	45,000 00
Citizens Ditch and Land Co. bonds, Col...	90,000	90,000	40,000 00
Warranty deed for 700 acres of land, re-			
corded Mesa Co., Col.....	5,910	5,910	3,000 00
Sundry chattel mort. notes, dated at Abilene,			
Kansas .....	13,104	13,104	5,000 00
St. L., Kan. City & North'n R. R. Co.'s bds	3,000	3,030	2,900 00
Farm. & Mech. Nat. bank stk, Hartford...	1,000	1,050	1,000 00
Sundry Western mortgage loans.....	3,050	3,050	2,000 00
Totals .....	\$134,364	\$205,909	\$99,200 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>MUNICIPAL BONDS—</b>			
Atchison County, Kan.....	\$4,525 00	\$4,500 00	\$4,500 00
Clark " Dak., Sch. Dis..	5,952 00	6,200 00	5,952 00
Trall, " " .....	1,500 00	1,500 00	1,500 00
Butler " Neb .....	57,085 00	49,000 00	56,840 00
Middletown, Conn., Town.....	10,786 67	10,000 00	10,500 00
Limestone, Ill., " .....	1,725 06	1,000 00	1,010 00
Pilot, " " .....	6,287 12	5,000 00	5,050 00
Norton, " " .....	1,736 43	1,000 00	1,010 00
Frankfort, Dak., Township.....	1,455 00	1,500 00	1,455 00
Lancaster, Kan., " .....	14,850 00	15,000 00	14,850 00
Lakin, " " .....	7,455 00	7,000 00	7,140 00
Crawford, " " .....	23,875 00	25,000 00	23,750 00
Indianapolis, Ind., City.....	7,766 66	10,000 00	10,000 00
Topeka, Kan., " .....	34,686 84	44,000 00	44,000 00
Ottawa, " " .....	8,160 00	8,000 00	8,160 00
Hartford, Conn., " .....	10,600 00	10,000 00	10,600 00
Montreal, Kan., " .....	48,190 33	46,000 00	49,950 00



	Cost Value.	Par Value.	Market Value.
RAILROAD BONDS—			
Lake Shore & Michigan Southern,	\$2,110 00	\$2,000 00	\$2,380 00
Keokuk & Des Moines.....	4,950 00	10,000 00	10,300 00
RAILROAD STOCKS—			
N. Y., N. H. & H.....	25,746 75	22,400 00	40,320 00
Chicago, Rock Island & Pacific...	52,987 50	40,000 00	42,700 00
Central Pacific.....	46,612 50	50,000 00	17,000 00
Chicago & Northwestern, common,	161,650 00	130,000 00	109,200 00
BANK STOCKS—			
Nat. Exchange, Hartford, Conn. .	36,971 50	25,950 00	32,178 00
Farm. & Mech. Nat., “ “ ..	19,093 00	13,400 00	14,070 00
American “ “ “ ..	23,324 50	17,500 00	24,500 00
Phoenix “ “ “ ..	37,094 00	24,100 00	36,150 00
Mercantile “ “ “ ..	10,200 00	10,000 00	10,500 00
Hartford “ “ “ ..	85,630 50	54,100 00	91,970 00
First “ “ “ ..	10,488 38	10,000 00	10,500 00
Charter Oak “ “ “ ..	19,982 25	15,400 00	21,560 00
Thames “ Norwich, Conn,	35,000 00	25,000 00	35,000 00
Metropolitan Nat., New York, N. Y,	13,115 63	10,000 00	2,400 00
Amer. Ex. “ “ “	21,413 00	20,000 00	23,600 00
Mer. Ex. “ “ “	19,912 79	20,000 00	17,600 00
National Bank of Commonwealth,			
Boston, Mass.....	11,212 75	10,000 00	11,000 00
Atlas National, Boston, Mass.....	11,900 00	10,000 00	11,500 00
Conn. Trust & Safe Deposit Co.,			
Hartford, Conn.....	29,400 00	35,000 00	44,800 00
Security Company, Hartford, Conn.	12,086 25	12,000 00	15,000 00
MISCELLANEOUS—			
Hartford City Gas Light Co. stock,	28,635 01	15,000 00	18,000 00
Totals .....	\$966,152 42	\$826,550 00	\$898,495 00

## ACCIDENT DEPARTMENT.

## I. CAPITAL.

Capital stock paid up in cash .....	\$600,000 00
Amount of net or ledger assets December 31, 1883.....	\$2,189,093 64

## II. INCOME DURING THE YEAR.

Cash received for premiums, without deduction for commissions or other expenses.....	\$2,068,967 53
Interest on mortgage loans.....	2,396 83
Interest on bonds owned, and dividends on stock..	91,865 38
Interest on other debts due the Company.....	19,249 00
Discount on claims paid in advance.....	612 65
Rents.....	1,444 00
Profits on bonds and stocks sold.....	15,623 00
Total income.....	2,200,158 39
Total .....	\$4,389,252 03

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$950,588 57
Total paid policy-holders....	\$950,588 57
Dividends to stockholders.....	96,000 00
Commissions to agents.....	537,136 81
Salaries and traveling expenses of managers of agencies, general, special and local agents .....	118,220 47
Medical examiners' fees .....	12,896 60
Salaries and other compensation of officers and other office employees .....	89,375 90
Taxes, licenses, fines, and fees in other States.....	29,426 47
Rent .....	25,779 07
Furniture and fixtures and safes for home and agency offices.....	957 71
Advertising .....	59,852 01
Sundry items: books, blanks and stationery, \$22,- 979.42; express charges, \$7,897.60; loss expenses, \$6,667.94; expense, \$9,968.41; exchange, \$2,- 057.29; postage, \$19,602.37.....	69,173 03
Total disbursements.....	\$1,989,406 64
Balance .....	\$2,399,845 39

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$101,588 70	
Loans on bonds and mortgages (first liens).....	75,825 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	230,000 00	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,661,841 49	
Cash in Company's office.....	1,167 66	
Cash deposited in bank.....	145,421 07	
Bills receivable.....	181,138 11	
Agents' ledger balances.....	2,863 36	
Total net or ledger assets.....	\$2,399,845 39	
Deduct depreciation from cost of assets.....	90,326 07	
Total net or ledger assets, less depreciation.....	\$2,309,519 32	

## OTHER ASSETS.

Interest accrued, but not yet due on bond and mortgage loans.....	2,489 14	
Total assets.....	\$2,312,008 46	

## ITEMS NOT ADMITTED.

Agents' balances.....	\$2,863 36	
Bills receivable.....	181,138 11	
Total.....	184,001 47	
Total assets (less items not admitted).....	\$2,128,006 99	

## V. LIABILITIES:

Reinsurance reserve December 31, 1884, computed at fifty per cent. of premiums received on policies in force.....	\$700,464 36	
Death and disability losses in process of adjustment, or adjusted and not due.....	\$122,200 00	
Claims for losses resisted by the Company.....	55,400 00	
Total policy claims.....	177,600 00	
Amount due for salaries, rents, and office expenses.....	10,000 00	
Liabilities on policy-holders' account.....	\$888,064 36	
Gross surplus, including capital on policy-holders' account...	1,239,942 63	
Total liabilities.....	\$2,128,006 99	

## VI. EXHIBIT OF POLICIES.

*Policies in force at end of previous year.*

	Number.	Amount.
Accident policies.....	78,294	\$192,923,743

*New policies issued during the year.*

	Number.	Amount.
Accident policies .....	102,199	\$237,719,908
Total number and amount .....	180,493	\$430,643,651
Deduct policies ceased to be in force .....	102,974	232,541,000
Total policies in force at end of the year .....	77,519	\$198,102,651

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	247	\$424,400
By expiry .....	102,727	232,116,600
Total terminated .....	102,974	\$232,541,000

## VII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883 .....	2,734	\$5,297,360 00
Number and amount of policies issued during the year ....	3,045	6,135,900 00
Totals .....	5,779	\$11,433,260 00
Deduct number and amount ceased to be in force ..	3,465	6,340,463 00
Total number and amount in force Dec. 31, 1884,	2,314	\$5,092,797 00

	Number.	Amount.
Number and amount of losses unpaid of previous year ....	1	\$1,000 00
Number and amount of losses and claims on policies incurred during the year .....	283	9,097 71
Number and amount of losses and claims on policies paid during the year .....	284	10,097 71
Premiums collected .....		42,690 22

**Schedule A—Real Estate owned by the Company.**

In Illinois .....	\$19,657 08
Indiana .....	79,485 12
Stanhope, P. Q .....	2,400 00
Expenses of foreclosures .....	36 50
Total .....	\$101,578 70
Deduct depreciation .....	19,738 58
Valuation .....	\$81,840 12

**Schedule C—Loans on Collateral.**

	Par Value.	Market Value.	Amt. Loaned.
The Republican Publishing Co. stock, Denver, Col.....	\$40,000	\$40,000	\$25,000 00
Mort. on real estate, Dickinson Co., Kan..	100,000	120,000	85,000 00
The Fort Morgan Irrigation Co. stock, Greeley, Col.....	10,000	5,000	
The Uncompahgre Canal Co. bonds, Col..	50,000	50,000	50,000 00
The Fort Morgan Irrigation Co. stock, Greeley, Col.....	40,000	20,000	25,000 00
Real estate mortgages on land under Fort Morgan Canal.....	33,600	33,600	
The Del Norte, Col., Land & Canal Co. bds.,	27,000	27,000	25,000 00
Meriden Britannia Co. stock.....	22,450	89,800	20,000 00
Totals .....	\$323,050	\$385,400	\$230,000 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES AND STATE BONDS—</b>			
United States 3 p. c., loan of 1882,	\$153,135 00	\$150,000 00	\$151,875 00
United States 4½ p. c., reg., 1891,	104,233 00	100,000 00	113,000 00
Connecticut .....	7,754 66	7,000 00	7,150 00
Tennessee.....	26,677 50	32,000 00	13,120 00
Virginia.....	15,109 50	30,100 00	9,933 00
<b>MUNICIPAL BONDS—</b>			
Johnson County, Ill.....	23,385 61	23,000 00	22,540 00
Wayne “ “ .....	16,625 82	17,000 00	16,490 00
White “ “ .....	8,060 44	8,500 00	8,330 00
Otter Tail “ Minn.....	45,500 00	50,000 00	45,500 00
Rio Arriba “ N. M.....	14,896 00	15,200 00	14,896 00
Sch. Dist. No. 84, Cass Co., Dak.,	1,500 00	1,500 00	1,500 00
Sch. Dist. No. 1, Montrose Co., Col.,	8,000 00	8,000 00	8,000 00
Bloomfield, Conn., town .....	30,000 00	30,000 00	30,000 00
Pitkin, Col.....	3,500 00	3,500 00	3,500 00
Howard Township, Kan.....	20,441 43	24,000 00	20,400 00
Paw Paw “ “ .....	6,813 50	8,000 00	6,800 00
Elizabeth, N. J.....	9,593 33	10,000 00	3,900 00
Lima, Ohio.....	15,980 00	16,000 00	16,000 00
<b>RAILROAD BONDS—</b>			
Indianapolis & Cincinnati.....	13,160 00	14,000 00	14,280 00
Chicago, Burlington & Quincy....	3,000 00	6,000 00	5,580 00
Columbus & Western.....	53,000 00	50,000 00	50,000 00
<b>RAILROAD STOCKS—</b>			
Chicago, Burlington & Quincy....	122,927 25	110,000 00	126,500 00
Illinois Central.....	51,156 25	40,000 00	46,800 00
Pennsylvania .....	200,865 67	165,400 00	165,400 00
Union Pacific .....	23,462 50	20,000 00	9,200 00
Chicago, Mil. & St. Paul, pref....	8,543 75	10,000 00	10,300 00

	Cost Value.	Par Value.	Market Value.
Chicago, Mil. & St. Paul, common,	\$19,798 50	\$20,000 00	\$14,200 00
Chicago & Northwestern, pref . . .	23,268 75	20,000 00	23,900 00
Chicago & Alton, common . . . . .	22,318 75	21,000 00	26,670 00
Illinois Cen., 4 p. c., leased line..	5,440 00	6,800 00	5,440 00
BANK STOCKS—			
Farmers & Mech. Nat., Hartford..	22,822 88	18,100 00	19,005 00
American           "           "   ..	13,782 50	12,500 00	17,500 00
City               "           "   ..	41,049 75	44,800 00	31,360 00
Phoenix           "           "   ..	53,787 50	36,900 00	55,350 00
Ætna              "           "   ..	26,451 87	21,300 00	24,495 00
Mercantile       "           "   ..	9,982 00	10,000 00	10,500 00
Hartford          "           "   ..	56,415 13	35,000 00	59,500 00
New Britain Nat., New Britain ...	11,500 00	10,000 00	15,000 00
First National, Wallingford . . . . .	29,025 00	30,000 00	33,900 00
Nassau, New York . . . . .	6,000 00	5,000 00	6,250 00
Nat. Bank of Commerce, New York,	13,975 00	10,000 00	14,500 00
St. Paul National, St. Paul, Minn..	10,000 00	10,000 00	11,000 00
First National, Morris, Minn. . . . .	12,000 00	10,000 00	6,000 00
Hartford Trust Co., Hartford. . . . .	43,620 15	45,000 00	49,500 00
MISCELLANEOUS—			
Western Union Telegraph Co. stk.,	18,000 00	20,000 00	10,800 00
Pullman Palace Car Co. bonds . . .	10,507 50	10,000 00	10,400 00
Grand River, Col., Ditch Co. bds.,	85,000 00	85,000 00	85,000 00
North Poudre, Col., Land, Canal & Reservoir Co. bonds . . . . .	50,000 00	50,000 00	50,000 00
Ft. Morgan, Col., Irrigating Co. bds	60,000 00	60,000 00	60,000 00
Del Norte, Col., Land & Canal Co. bonds . . . . .	14,775 00	15,000 00	15,000 00
Uncompahgre, Col., Canal Co. bds.,	15,000 00	15,000 00	15,000 00
Totals . . . . .	\$1,661,841 49	\$1,570,600 00	\$1,591,264 00





# ASSESSMENT COMPANIES.



## HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, January 1880.

FREDERICK R. FOSTER, *President*.STEPHEN BALL, *Secretary*.

## ASSESSMENT DEPARTMENT.

## I. CAPITAL.

No capital stock liable for losses.

Amount of net or ledger assets December 31, 1883..... \$307,133 29

## II. INCOME DURING THE YEAR.

Cash received for membership fees, without deduction for commissions or other expenses.....	\$58,314 00	
Cash received for annual dues.....	101,000 21	
Cash received for assessments.....	283,016 80	
Cash received for accumulated fund.....	73,261 47	
Interest on funds and bonds, and dividends on stock, For expense of collections.....	7,119 92	
	4,906 60	
For taxes.....	2,296 89	
Total income .....		\$529,915 89
Total .....		\$837,049 18

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$273,016 00	
Commissions to agents.....	92,167 05	
Cash paid Stock Department for expense of management .....	20,000 00	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	16,439 67	
Medical examiners' fees.....	8,576 82	
Salaries and other compensation of officers and other office employees .....	11,520 64	
Taxes, licenses, fines, and fees.....	2,691 11	
Advertising .....	1,794 23	
Printing, postage, law, miscellaneous expenses.....	13,669 77	
Total disbursements.....		\$439,875 29
Balance.....		\$397,173 89

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned absolutely, as per Schedule E .....	\$26,064 00	
Cash in Company's office .....	1,372 59	
Cash deposited in banks .....	50,419 78	
Deposited with Security Company, trustee of the funds of the Company's assessment department .....	319,317 52	
Total net or ledger assets .....	\$397,173 89	
Deduct depreciation from cost of assets to bring same to market value .....	2,089 00	
Total net or ledger assets, less depreciation .....		\$395,084 89

## OTHER ASSETS.

Mortuary assessments, not yet due .....	74,024 35	
Total assets .....		\$469,109 24

## V. LIABILITIES.

Claims for death losses due and unpaid .....	\$7,000 00	
Claims for death losses in process of adjustment, or adjusted and not due, .....	97,000 00	
Claims for death losses resisted .....	13,000 00	
Advanced assessments .....	18,453 28	
Total liabilities .....		\$135,453 28

## VI. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
In force at end of previous year .....	12,845	\$34,311,500 00
Issued during the year .....	3,974	10,641,500 00
Total number and amount .....	16,819	\$44,953,000 00
Deduct certificates ceased to be in force .....	1,759	4,525,000 00
In force December 31, 1884 .....	15,060	\$40,428,000 00

*Certificates ceased to be in force during the year.*

	Number.	Amount.
By death .....	128	\$319,000 00
By lapse .....	1,631	4,206,000 00
Total terminated .....	1,759	\$4,525,000 00

## VII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of certificates in force in Connecticut, December 31, 1883 .....	2,153	\$5,394,000 00
Number and amount of certificates issued during the year ..	695	1,728,000 00
Total .....	2,848	\$7,122,000 00
Deduct number and amount ceased to be in force ..	188	471,500 00
Total number and amt. in force Dec. 31, 1884, ..	2,660	\$6,650,500 00

# MUTUAL BENEFIT LIFE COMPANY.

65

	Number.	Amount.
Number and amount of losses on certificates in Connecticut unpaid at end of previous year.....	3	\$9,000 00
Number and amount of losses incurred during the year...	32	68,677 00
Number and amount of losses paid during the year.....	26	52,677 00
Amount of cash collected for assessments, dues, etc., during the year,		76,578 00

## Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
RAILROAD STOCKS AND BONDS—			
Chicago, Burlington & Quincy....	\$12,612 50	\$10,000 00	\$11,600 00
Erie Con., 1st mort., 7 p. c.....	5,207 75	4,000 00	4,800 00
BANK STOCKS—			
Farm. & Mech. Nat., Hartford....	3,277 50	3,000 00	3,150 00
Mercantile National, Hartford....	1,253 75	1,000 00	1,050 00
Mechanics National, New York...	3,712 50	2,500 00	3,375 00
Totals .....	\$26,064 00	\$20,500 00	\$23,975 00

# MUTUAL BENEFIT LIFE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1869.

ALFRED R. GOODRICH, *President.*

DEWITT J. PEEK, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash.....	\$14,000 00
Capital subscribed.....	86,000 00
	\$100,000 00*
Amount of net or ledger assets December 31, 1883.....	\$110,568 28

## II. INCOME DURING THE YEAR.

Cash received for dues.....	\$9,147 54
For assessments (net).....	67,384 13
For collections .....	805 20
For admissions .....	6,100 06
For security deposit fund.....	664 00
For guarantee deposit fund.....	693 92
For reserve fund.....	833 44
For endowment fund of 1881.....	899 05
For endowment fund of 1882.....	1,225 94
For endowment fund of 1883.....	125 75
For endowment fund of 1884.....	102 73
For interest .....	290 70
Total income .....	88,272 46
Total .....	\$198,840 74



## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for death and injury claims .....	\$56,894 00	
For postage .....	965 26	
For expenses, office, rent, and advertising .....	4,773 71	
For salaries, officers and employes .....	6,617 50	
For agents .....	1,052 95	
For interest .....	52 20	
For profit and loss .....	2,000 00	
Total disbursements .....		\$72,355 62
Balance .....		\$126,485 12

## IV. ASSETS.

Loans on bond and mortgage .....	\$18,575 00	
Loans secured by collateral .....	1,495 73	
Due from assessment accounts .....	6,128 04	
Due from stockholders .....	86,000 00	
Cash in Company's office .....	1,394 18	
Cash in bank .....	12,892 17	
Total assets .....		\$126,485 12

## V. LIABILITIES.

Due security deposit fund .....	\$3,942 26	
Due guarantee deposit fund .....	1,268 74	
Due mutual reserve fund .....	1,163 02	
Due endowment, 1881, fund .....	3,656 50	
“ “ 1882, “ .....	3,584 52	
“ “ 1883, “ .....	196 33	
“ “ 1884, “ .....	102 73	
Due assessment accounts .....	11,334 24	
Due stockholders .....	14,000 00	
Liabilities .....		\$39,248 34

## VI. LIFE DEPARTMENT.

	Number.	Amount.
Certificates in force December 31, 1883 .....	2,733	\$4,678,000 00
Issued during year 1884 .....	1,104	1,846,000 00
Lapsed in year 1884 .....	1,041	1,684,000 00
In force December 31, 1884 .....	2,796	4,840,000 00

## VII. ACCIDENT DEPARTMENT.

	Number.
In force December 31, 1883 .....	854
Issued in year 1884 .....	533
Lapsed in year 1884 .....	752
In force December 31, 1884 .....	635

---

---

L I F E

INSURANCE COMPANIES

OF OTHER STATES.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-  
MENTS, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

---

---



## BERKSHIRE LIFE INSURANCE COMPANY,

PITTSFIELD, MASS.

Commenced Business, September, 1851.

WILLIAM R. PLUNKETT, *President.*JAMES W. HULL, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Amount of capital paid up in cash.....	\$25,500 00
Amount of net or ledger assets December 31, 1883.....	\$3,531,443 22

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$563,232 47
Premium notes, loans, or liens taken in part payment for premiums.....	32,475 72
Premiums paid by surrendered policies,	5,602 29
Total .....	\$601,310 48
Deduct premium paid for reinsurance,	3,766 59
Total premium income.....	\$597,543 89
Interest on mortgage loans.....	125,365 63
Interest on bonds owned, and dividends on stock...	25,622 22
Interest on premium notes, loans, or liens.....	8,808 26
Interest on other debts due the Company.....	6,951 74
Discount on claims paid in advance.....	305 79
Rents for use of company's property.....	16,214 42
Profit on bonds and stocks sold.....	2,482 50
Profit on real estate sold.....	2,500 16
Total income.....	785,794 61
Total .....	\$4,317,237 83

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$167,557 44	
Premium notes used in payment of same.....	543 00	
Cash paid for matured endowments and additions.....	108,929 05	
Premium notes used in payment of same.....	4,909 95	
Total amount actually paid for losses and matured endowments.....	\$281,939 44	
Cash paid for surrendered policies.....	172,401 56	
Premium notes used in purchase of same and voided by lapse.....	16,129 45	
Cash surrender values applied in payment of pre- miums .....	5,602 29	
Cash dividends paid to policy-holders.....	89,882 13	
Total paid policy-holders.....	\$565,954 87	
Commissions to agents.....	57,125 06	
Dividends to stockholders.....	1,785 00	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	19,032 83	
Medical examiners' fees.....	5,299 00	
Salaries and other compensation of officers and other office employees.....	20,280 96	
State and local taxes in State where organized, \$5,861.68; taxes, licenses, fines, and fees in other States, \$7,134.79; total.....	12,996 47	
Rent.....	4,493 75	
Advertising.....	4,840 60	
Miscellaneous expenses.....	14,608 01	
Total disbursements.....	\$706,416 55	
Balance.....	\$3,610,821 28	

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$456,751 87	
Loans on bonds and mortgages (first liens).....	2,182,133 54	
Loans secured by pledge of bonds, stocks, or other other marketable collaterals, as per Schedule C..	179,825 00	
Premium notes, loans, or liens on policies in force..	141,898 18	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	589,293 25	
Cash in Company's office.....	303 12	
Cash deposited in banks.....	50,929 49	
Agents' ledger balances.....	8,500 36	
Rents accrued.....	502 00	
Sundry debtors.....	684 47	
Total net or ledger assets.....	\$3,610,821 28	
Deduct depreciation from cost of real estate,	9,374 33	
	\$3,601,446 95	

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	\$36,777 33	
Interest due and accrued on bonds and stocks.....	4,536 29	
Interest due and accrued on collateral loans.....	715 83	
Interest accrued on premium notes, loans, or liens.....	4,751 24	
Market value of bonds and stocks over cost, as per Schedule E....	44,549 75	
Gross premiums due and unreported on policies in force December 31, 1884.....	\$39,820 33	
Gross deferred premiums on policies in force De- cember 31, 1884.....	43,097 11	
Total .....	\$82,917 44	
Deduct the loading on above gross amount.....	16,583 49	
		66,333 95
Total .....		\$3,759,111 34

## ITEMS NOT ADMITTED.

Agents' balances.....	\$8,500 36	
Sundry debtors .....	684 47	
		9,184 83
Total assets (less items not admitted).....		\$3,749,926 51

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest.....	\$3,261,768 00	
Deduct value of risks reinsured.....	12,876 00	
		3,248,892 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due,	\$26,500 00	
Claim for death loss resisted by the Company. ....	3,000 00	
Total policy claims.....		29,500 00
Unpaid dividends of surplus, or other profits due policy-holders.....		2,529 65
Premiums paid in advance.....		15,379 80
Sundry ledger credits.....		3,324 56
Liabilities on policy-holders' account.....	\$3,299,626 01	
Gross surplus, including capital, on policy-holders' account..	450,300 50	
Total liabilities.....		\$3,749,926 51

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883.....	\$143,533 44	
Received during the year.....	32,475 72	
Total.....		\$176,009 16



*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$5,452 95	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	16,129 45	
Notes, loans, or liens redeemed by maker in cash...	12,528 58	
Total reduction of premium note account.....		\$34,110 98
Balance note assets at the end of the year.....		\$141,898 18

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	3,103	\$7,629,429 00
Endowment policies.....	2,679	5,304,353 00
All other policies.....	598	1,088,650 00
Reversionary additions.....	....	100,481 00

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	342	\$947,775 00
Endowment policies.....	834	1,777,689 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	16	\$20,000 00
Endowment policies.....	18	27,000 00

*Policies extended by Act of 1861.*

	Number.	Amount.
All other policies.....	63	\$127,000 00

*Policies extended under Act of 1880.*

	Number.	Amount.
Whole life policies.....	18	\$2,487 00
Endowment policies.....	15	2,303 00

*Additions by dividends.*

	Number.	Amount.
Reversionary additions.....	....	\$178,990 00
Total number and amount.....	7,686	\$17,206,157 00
Deduct policies ceased to be in force.....	952	2,195,851 00
Total policies in force at the end of the year...	6,734	\$15,010,306 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	71	\$154,944 00
By maturity (end.) .....	64	113,839 00
By expiry (term) .....	107	217,700 00
By surrender .....	130	480,292 00
By lapse .....	294	614,351 00
By change (decrease) .....	....	2,500 00
By transfer .....	15	20,500 00
By not taken .....	271	591,725 00
Total terminated .....	952	\$2,195,851 00

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883 .....	70	\$111,391 00
Number and amount of policies issued during the year ....	6	20,000 00
Totals .....	76	\$131,391 00
Deduct number and amount ceased to be in force ..	1	1,175 00
Total number and amount in force Dec. 31, 1884,	75	\$130,216 00

Number and amount of losses and claims on policies in- curred during the year .....	None.
Number and amount of claims paid in year .....	None.
Premiums collected in cash during the year .....	\$182 72

**Schedule A—Real Estate owned by the Company.**

In Massachusetts .....	\$226,008 69
Indiana .....	226,509 03
Philadelphia, Penn. ....	4,234 15
Total .....	\$456,751 87
Less assumed depreciation .....	9,374 33
Total .....	\$447,377 54

**Schedule C—Loans on Collateral.**

	Par Value.	Market Value.	Amt. Loaned.
Boston & Albany R. R. 6 p. c. bonds .....	\$110,000	\$126,500 00	\$115,000 00
City of Cambridge bonds, 6 p. c. ....	5,000	5,000 00	
Boston & Albany R. R. stock .....	2,700	4,536 00	2,700 00
Boston & Albany R. R. stock .....	5,000	8,400 00	5,000 00
N. Y. C. & H. R. R. stock .....	10,000	8,750 00	21,100 00
Pittsfield National Bank stock .....	4,000	6,500 00	
Stockbridge & Pittsfield R. R. stock .....	2,100	2,520 00	
Third National Bank of Springfield stock ..	5,000	8,500 00	13,500 00
Boston & Albany R. R. stock .....	7,000	11,760 00	
Pittsfield National Bank stock .....	3,000	4,875 00	
Stockbridge & Pittsfield R. R. stock .....	1,600	1,920 00	

	Par Value.	Mar. Value.	Amt. Loaned.
Pittsfield Coal Gas Co. stock.....	\$6,400	\$9,600 00	\$7,000 00
Pittsfield National Bank stock.....	1,500	2,437 50	1,525 00
Third " " " .....	1,000	1,250 00	1,000 00
Agricultural " " " .....	600	1,440 00 }	1,650 00
Pittsfield " " " .....	600	975 00 }	
" " " " .....	5,000	8,125 00 }	7,850 00
Agricultural " " " .....	1,000	2,400 00 }	
Third " " " .....	1,000	1,250 00	1,000 00
" " " " .....	1,500	1,800 00	1,500 00
" " " " .....	500	600 00	500 00
" " " " .....	500	600 00	500 00
Totals .....	\$175,000	\$219,738 50	\$179,825 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES BONDS—</b>			
United States 4 p. c., reg.....	\$250,000 00	\$250,000 00	\$306,250 00
United States 3 p. c., reg.....	25,000 00	25,000 00	25,250 00
Premium paid on same.....	38,095 25		
<b>BANK STOCKS—</b>			
Pittsfield National.....	56,410 00	41,600 00	64,480 00
Adams " .....	31,250 00	25,000 00	36,250 00
Agricultural " .....	60,000 00	30,000 00	72,000 00
<b>MISCELLANEOUS—</b>			
North Adams, Mass., water bonds,	43,000 00	43,000 00	44,075 00
Berkshire County (Mass.) loan....	36,750 00	35,000 00	36,750 00
Pittsfield Town " " ....	5,000 00	5,000 00	5,000 00
Hinsdale " " " ....	2,788 00	2,788 00	2,788 00
Dalton " " " ....	41,000 00	41,000 00	41,000 00
Totals.....	\$589,293 25	\$498,388 00	\$633,843 00

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES,

NEW YORK CITY.

Commenced Business, July 28, 1859.

HENRY B. HYDE, *President.*WILLIAM ALEXANDER, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$100,000,000	
Amount of net or ledger assets December 31, 1883.....	\$50,432,249	73

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$11,887,647	74
Cash received for annuities.....	147,554	66
Total .....	\$12,035,202	40
Deduct amount paid to other com- panies for reinsurance, on policies in this company.....	3,872	18
Total premium income.....	\$12,031,330	22
Interest on mortgage loans.....	901,949	92
Interest on bonds owned, and dividends on stock..	989,669	94
Interest on other debts due the company.....	609,071	17
Rents for use of Company's property.....	471,458	80
Total income.....	15,003,480	05
Total .....	\$65,435,729	78

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$3,596,658	55
Cash paid for matured endowments and additions.....	571,732	60
Total amount actually paid for losses and matured endowments.....	\$4,168,391	15

Cash paid to annuitants.....	\$90,022 23	
Cash paid for surrendered policies.....	1,086,228 76	
Dividends paid to policy-holders and applied in payment of premiums.....	1,850,144 93	
Total paid policy-holders.....	\$7,194,787 07	
Dividends to stockholders.....	7,000 00	
Commissions to agents.....	924,695 09	
Salaries and traveling expenses of managers of agencies, and agents.....	96,401 87	
Medical examiners' fees.....	111,611 22	
Salaries and other compensation of officers and other office employes.....	245,659 00	
Taxes, licenses, fines, and fees.....	125,971 01	
Rent.....	105,717 86	
Commuting commissions.....	203,302 11	
Advertising.....	62,005 73	
Premiums on securities charged off.....	314,060 03	
Items: printing, stationery, and clerical expenses, \$51,792.84; express, law, and sundries, \$89,766.30; postage, exchange, and building expenses, \$85,722.65; foreign office and investment expenses, \$73,626.34; furniture and expenses incident to agencies, \$205,890.00.....	506,798 13	
Total disbursements.....	\$9,898,009 12	
Balance.....	\$55,537,720 66	

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Book value of real estate unencumbered, as per Schedule A.....	\$10,692,241 67	
Loans on bond and mortgage (first liens).....	15,494,726 72	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	5,319,641 08	
Book value of bonds and stocks owned absolutely, as per Schedule E.....	17,634,753 47	
Cash in Company's office, and in course of transmission, since received.....	1,356,879 44	
Cash deposited in banks.....	4,717,072 42	
Agents' ledger balances.....	112,033 57	
Commuted commissions.....	210,372 29	
Total net or ledger assets.....	\$55,537,720 66	

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	\$303,631 34
Interest due and accrued on bonds and stocks.....	4,814 58
Interest due and accrued on collateral loans.....	25,768 21
Rents due and accrued on company's property, or leases.....	70,316 22

Market value of bonds and stocks over book value, as per Schedule E,	\$765,653 53
Gross premiums due and unreported on policies in force December 31, 1884.....	\$382,727 00
Gross deferred premiums on policies in force December 31, 1884.....	1,071,294 00
Total .....	\$1,454,021 00
Deduct the loading on above gross amount..	290,804 00
Net amount of uncollected and deferred premiums.....	1,163,217 00
Total assets.....	\$57,871,121 54

## ITEMS NOT ADMITTED.

Commuted commissions.....	\$210,372 29
Agents' balances.....	112,033 57
Total .....	322,405 86
Total assets (less items not admitted).....	\$57,548,715 68

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest.....	\$47,923,349 00
Death losses due and unpaid, awaiting legal release,	\$36,498 00
Matured endowments due and unpaid, awaiting legal release .....	20,002 81
Death losses and matured endowments in process of adjustment or adjusted and not due.....	128,580 00
Total policy claims.....	185,080 81
Amount of all unpaid dividends of surplus, or other profits due policy-holders.....	84,355 00
Amount of any other liability of the Company.....	79,447 00
Liabilities on policy-holders' account.....	\$47,372,231 81
Gross surplus, including capital, on policy-holders' account..	10,176,483 87
Total liabilities.....	\$57,548,715 68
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$6,408,861 00
Surplus accrued on all other policies.....	3,767,622 87

## VI. EXHIBIT OF POLICIES.

*Policies in force at the end of previous year.*

	Number.	Amount.
Whole life policies.....	66,151	\$239,368,526
Endowment policies.....	8,202	28,924,739
All other policies.....	843	1,952,638
Reversionary additions.....	....	4,914,685



*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	16,428	\$66,763,664
Endowment policies.....	2,901	12,228,844
All other policies.....	234	780,892

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	580	\$2,770,660
Endowment policies.....	98	486,000
All other policies.....	15	61,000

*Additions by Dividends.*

	Number.	Amount.
Reversionary additions.....	....	\$1,785,997
Total number and amount.....	95,452	\$360,037,645
Deduct policies ceased to be in force.....	11,753	50,628,474
Total policies in force at the end of the year...	83,699	\$309,409,171

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	936	\$3,674,759
By maturity (end.).....	183	585,838
By expiry (term).....	26	113,750
By surrender.....	1,209	6,525,735
By lapse.....	5,970	23,068,829
By not taken.....	3,429	16,659,563
Total terminated.....	11,753	\$50,628,474

## VII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	898	\$2,761,644
Number and amount of policies issued during the year....	434	1,350,411
Totals.....	1,332	\$4,112,055
Deduct number and amount ceased to be in force..	223	756,492
Total number and amount in force Dec. 31, 1884,	1,109	\$3,355,563
Number and amount of losses unpaid of previous year....	3	\$34,600 00
Number and amount of losses and claims on policies in- curred during the year.....	12	41,600 00
Totals.....	15	\$76,200 00
Number and amount of losses and claims on policies paid during the year.....	14	75,200 00
Premiums collected.....		44,151 25

**Schedule A—Real Estate owned by the Company.**

In New York City .....	\$630,244 68
New York office.....	4,972,500 00
Brooklyn .....	558,103 02
Elsewhere in New York.....	515,247 41
Boston office .....	1,270,794 00
Paris office.....	825,632 55
St. Louis, Mo.....	350,000 00
New Jersey.....	1,533,059 60
Missouri.....	14,090 18
Illinois .....	22,570 23
Total cost .....	\$10,692,241 67

**Schedule C—Loans on Collateral.**

	Par Value.	Market Value.	Amt. Loaned.
New York Central R. R. stock .....	\$10,000	\$8,575	\$20,000 00
United States Trust Co. stock.....	3,000	14,550	
United States 4 p. c. bonds.....	350,000	427,000	600,000 00
Northwestern R. R. stock, preferred .....	100,000	119,500	
Cleve., Col., Cin. & Ind. R. R. bonds.....	50,000	50,750	
Lake Shore R. R. bonds, 2d mort.....	105,000	121,800	170,000 00
Pittsburg & Western R. R. bds., 1st m., 6 p. c.,	252,000	226,800	
International & Gt. Northern bds., 6 p. c..	5,000	3,750	3,000 00
Pittsburg & Northern R. R. bonds.....	300,000	270,000	100,000 00
Northwestern R. R. stock, preferred .....	50,000	59,750	200,000 00
United States bonds, 4 p. c.....	50,000	61,000	
Lake Shore R. R. bonds, 2d mort.....	100,000	116,000	
Cleve., Col., Cin. & Ind. R. R. bonds.....	3,000	3,045	300,000 00
Kansas & Pacific bonds, 1st mort.....	100,000	93,000	
Oregon Short Line bonds, 6 p. c.....	100,000	88,000	
Utah Southern bonds, general mort. ....	100,000	98,500	350,000 00
Western Union Telegraph stock.....	60,000	32,400	
Union Pacific R. R. stock .....	200,000	92,000	250,000 00
Grand Tower & Carbondale R.R. bds., 7 p. c.,	300,000	300,000	
Jersey Central adjustment bonds.....	600	610	500 00
United States bonds, 4½ p. c.....	5,000	5,675	5,000 00
Missouri, Kan. & Tex. R. R. bds., 6 p. c..	100,000	66,000	350,000 00
St. Louis & Iron Mountain bds., 5 p. c....	100,000	71,000	
Missouri Pacific bonds, 6 p. c.....	100,000	92,000	
Western Union Telegraph stock.....	250,000	135,000	350,000 00
Missouri Pacific stock .....	100,000	90,750	
Manhattan R. R. stock, con.....	640,000	420,800	350,000 00
Michigan Central bonds, 5 p. c.....	1,000	1,035	
St. Paul and Manitoba bonds, 6 p. c.....	5,000	5,200	4,000 00
Mercantile Trust Co. stock.....	5,000	7,500	5,000 00

	Par Value.	Market Value.	Amt. Loaned.
Northwestern R. R. stock, preferred . . . . .	\$200,000	\$239,000	\$400,000 00
Cleve., Col., Cin. & Ind. R. R. bonds . . . . .	23,000	23,345	
Manhattan R. R., consolidated stock . . . . .	7,000	4,602	
Rensselaer & Saratoga R. R. stock . . . . .	10,000	14,100	
Lake Shore R. R. bonds, 2d mort. . . . .	170,000	197,200	234,408 33
St. Louis & Iron Mountain R.R. bds., 5 p. c	100,000	71,000	
Missouri Pacific R. R. bonds, 6 p. c . . . . .	100,000	92,000	
Missouri, Kan. & Tex. R. R. bds., 6 p. c. .	100,000	66,000	
Missouri Pacific R. R. stock . . . . .	30,000	27,225	40,000 00
Western Union Telegraph stock . . . . .	100,000	54,000	
Northwestern Telegraph of Wisconsin bds. .	90,000	90,000	
Mercantile Safe Deposit Co. stock . . . . .	260,000	650,000	
Delaware & Hudson Canal stock . . . . .	60,000	41,100	35,000 00
Pittsburg, Bradford & Buffalo R. R. bds . .	80,000	72,000	50,000 00
Metropolitan Elev. R. R. bds., 2d m., 6 p. c.,	667,000	626,980	500,000 00
West Shore & Buffalo R. R. bonds . . . . .	150,000	60,000	90,000 00
Syracuse, Ontario & N. Y. R. R. bds., 6 p. c.,	75,000	67,500	
Long Island Water Supply Co. bonds . . . .	15,000	14,250	10,732 75
Pullman Palace Car Co. stock . . . . .	3,500	3,710	7,000 00
Union Pacific Land Grant bonds . . . . .	5,000	5,000	
Union Pacific R. R. stock . . . . .	280,000	128,800	135,000 00
Rochester & Pittsburg R. R. bds 2d mort. .	50,000	37,500	
Lafayette, Bloom. & Muncie R. R. bonds . .	11,000	8,910	
Wab., St. L. & Pac. R. R. bds., Havana Div.,	175,000	126,000	150,000 00
Wab., St. L. & Pac. R. R. bds., gen. mort. . .	200,000	80,000	
Missouri Pacific R. R. stock . . . . .	50,000	45,375	35,000 00
St. Louis & Iron Mountain R.R. bds., 5 p. c	308,000	218,680	350,000 00
Missouri, Kan. & Tex. R.R. bonds, 6 p. c. .	304,000	200,640	
Kansas & Pacific R. R. bonds . . . . .	125,000	116,250	200,000 00
Oregon Short Line bonds, 6 p. c . . . . .	100,000	88,000	
Union Pacific R. R. stock . . . . .	90,000	41,400	
United States bonds, 4½ p. c. . . . .	500,000	567,500	500,000 00
Totals . . . . .	\$7,983,100	\$7,160,057	\$5,319,641 08

## Schedule E—Stocks and Bonds owned by the Company.

	Book Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States . . . . .	\$568,281 00	\$530,000 00	\$636,500 00
MUNICIPAL BONDS—			
St. Louis City . . . . .	107,625 00	100,000 00	120,000 00
Newark “ . . . . .	267,500 00	250,000 00	293,750 00
Fort Wayne . . . . .	77,288 00	75,000 00	86,250 00
Seneca Town . . . . .	23,000 00	23,000 00	24,610 00
Sharon “ . . . . .	10,500 00	10,500 00	10,920 00
Kearney City . . . . .	10,000 00	10,000 00	10,350 00
Jersey City . . . . .	40,000 00	50,000 00	50,000 00
Mississippi State . . . . .	9,959 00	10,000 00	10,200 00
Virginia “ . . . . .	14,898 19	41,162 00	11,241 00

	Cost Value.	Par Value.	Market Value.
RAILROAD BONDS—			
Erie.....	\$1,105,849 00	\$1,000,000 00	\$1,120,000 00
Delaware & Hudson Canal.....	616,075 00	555,000 00	635,100 00
Chic., Milwaukee & St. Paul.....	641,721 00	650,000 00	674,750 00
Wabash, St. Louis & Pacific.....	194,400 00	270,000 00	194,400 00
Wabash funded debt.....	15,750 00	22,500 00	15,750 00
Wabash.....	26,640 00	37,000 00	26,640 00
St. L., Kan. City & Northern.....	125,660 00	126,000 00	125,660 00
Toledo & Wabash.....	49,000 00	50,000 00	49,000 00
Illinois & Southern Iowa.....	159,863 00	159,500 00	162,690 00
Troy & Boston.....	228,000 00	228,000 00	228,000 00
Pennsylvania Co.....	725,000 00	750,000 00	735,000 00
Missouri Pacific.....	492,584 00	500,000 00	487,500 00
Watertown & Rome.....	438,585 00	417,700 00	513,771 00
Chicago & Northwestern.....	1,537,809 00	1,420,000 00	1,631,500 00
St. Louis & Iron Mountain.....	336,774 00	349,000 00	342,591 00
Morris & Essex.....	564,556 00	475,000 00	588,000 00
Kansas Pacific.....	62,844 00	60,000 00	55,800 00
International & Great Northern....	277,500 00	250,000 00	267,500 00
Chic., St. P., Minn. & Omaha....	288,059 00	281,000 00	311,910 00
Michigan Central.....	97,109 00	100,000 00	100,000 00
St. Paul, Minneapolis & Manitoba,	318,407 00	300,000 00	328,500 00
Buffalo, New York & Philadelphia,	142,500 00	250,000 00	142,500 00
Central R. R. of New Jersey.....	494,915 00	454,000 00	454,000 00
Rochester & Pittsburg.....	99,000 00	110,000 00	99,000 00
Pittsburg & Western.....	240,628 00	281,000 00	252,900 00
Cleve., Col., Cin. & Indianapolis..	650,817 00	550,000 00	652,500 00
Indianapolis & St. Louis.....	171,625 00	150,000 00	171,000 00
Peoria & Pekin Union.....	149,892 00	150,000 00	152,250 00
Toledo, Ann Arbor & Grand Trunk	90,000 00	100,000 00	95,000 00
Kalamazoo & White Pigeon.....	64,424 00	58,000 00	66,700 00
St. Louis, Alton & Terre Haute...	29,851 00	29,000 00	29,870 00
Central Park, North & East River,	57,500 00	50,000 00	60,500 00
Canada Southern.....	644,328 00	771,000 00	616,800 00
RAILROAD STOCKS—			
Morris & Essex.....	109,010 00	100,000 00	118,500 00
Delaware, Lackawanna & Western,	95,888 00	75,000 00	67,125 00
Pennsylvania.....	176,416 10	154,550 00	154,936 00
Northern Central.....	116,195 00	100,000 00	114,000 00
N. Y., Lackawanna & Western...	127,756 00	150,000 00	131,625 00
Delaware & Hudson Canal.....	368,832 18	510,000 00	350,625 00
Illinois Central.....	518,483 00	400,000 00	480,000 00
Illinois Central, Leased Line.....	40,800 00	51,000 00	44,370 00
Lake Shore & Michigan Southern,	148,200 00	240,000 00	148,200 00
Chicago, Rock Island & Pacific..	58,885 00	50,000 00	53,500 00
Missouri Pacific.....	59,437 00	80,000 00	74,000 00
N. Y. Central & Hudson River...	105,770 00	100,000 00	87,625 00
Cleve., Col., Cin. & Indianapolis..	69,425 00	100,000 00	33,000 00

	Cost Value.	Par Value.	Market Value.
Central R. R. of New Jersey.....	\$44,046 00	\$50,000 00	\$19,750 00
Chicago, Milwaukee & St. Paul...	45,383 00	50,000 00	35,688 00
Chicago & Northwestern, Com....	192,808 00	200,000 00	174,000 00
Chicago & Northwestern, Pref....	147,302 00	100,000 00	121,000 00
Chic., St. P., Minn. & Omaha, Pref	68,546 00	70,000 00	58,800 00
St. L., Alton & Terre Haute, Pref,	133,722 00	140,000 00	119,000 00
Ft. Wayne & Jackson, Pref.....	58,832 00	65,000 00	60,125 00
MISCELLANEOUS—			
Mutual Union Telegraph Co. bonds	122,078 00	140,000 00	93,800 00
Western Union Telegraph Co. bds.,	1,106,359 00	1,000,000 00	1,100,000 00
Mercantile Trust Co.....	1,327,749 00	1,291,500 00	1,988,910 00
Western Union Telegraph Co....	75,982 00	140,000 00	78,925 00
Gold and Stock Telegraph Co....	50,133 00	65,000 00	52,000 00
Totals .....	\$17,634,753 47	\$17,475,412 00	\$18,400,407 00

## GERMANIA LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, July 16, 1860.

HUGO WESENDONCK, *President.*CORNELIUS DOREMUS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$200,000 00
Amount of net or ledger assets December 31, 1883.....	\$10,035,668 30

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$1,525,174 75
Cash received for annuities.....	28,529 52
Other premium cash income.....	7,956 13
Total .....	\$1,561,660 40



Interest on mortgage loans.....	\$316,591 79
Interest on bonds owned, and dividends on stock..	130,738 56
Interest on loans made to policy-holders.....	6,314 89
Interest on other debts due the Company.....	8,885 12
Discount on claims paid in advance.....	6,812 55
Rents for use of Company's property.....	55,716 96
Policy fees.....	704 48
Total income.....	\$2,087,424 75
Total .....	\$12,123,093 05

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$632,269 13
Cash paid for matured endowments and additions .....	291,746 87
Total amount actually paid for losses and matured endowments.....	\$924,016 00
Cash paid to annuitants.....	7,902 58
Cash paid for surrendered policies and additions...	126,062 24
Cash paid for dividends to policy-holders.....	203,693 88
Total paid policy-holders....	\$1,261,674 70
Dividends to stockholders.....	24,000 00
Commissions to agents.....	178,685 20
Salaries and traveling expenses of managers of agencies, and general, special, and local agents...	45,193 48
Medical examiners' fees.....	14,054 09
Salaries and other compensation of officers and other office employees .....	66,703 61
Taxes, licenses, fines, and fees.....	9,351 93
Rent .....	7,921 17
Commuting commissions.....	1,996 46
Furniture and fixtures, and safes for home and agency offices .....	17,135 40
Advertising and printing.....	10,670 55
Sundry items: stationery, postage, express, exchange, law, and other expenses.....	17,353 97
Total disbursements .....	1,654,740 56
Balance .....	\$10,468,352 49

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate, less encumbrances, as per Schedule A..	\$1,206,905 87
Loans on bond and mortgage (first liens).....	5,703,372 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	1,500 00
Loans made in cash to policy-holders, on this Com- pany's policies assigned as collateral.....	120,893 47



Cost value of bonds and stocks owned absolutely, as per Schedule E.....	\$3,035,415 67	
Cash in Company's office.....	2,451 37	
Cash in transit (since received).....	53,313 52	
Cash deposited in banks, \$334,108.60; and with the Bavarian government, \$10,391.99.....	344,500 59	
Total net or ledger assets.....	\$10,468,352 49	
Deduct depreciation from cost of real estate.....	71,237 60	
Total net or ledger assets, less depreciation.....		\$10,397,114 89

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....		51,614 59
Interest accrued on bonds and stocks.....		13,789 17
Interest accrued on collateral loans.....		3 06
Rents due and accrued on Company's property or leases.....		8,312 51
Market value of bonds and stocks over cost, as per Schedule E.....		165,678 08
Gross premiums due and unreported on policies in force December 31, 1884.....	\$48,484 64	
Gross deferred premiums on policies in force De- cember 31, 1884.....	228,148 46	
Total .....	\$276,633 10	
Deduct the loading on above gross amount..	55,326 62	
Net amount of uncollected and deferred premiums.....		221,306 48
Total assets.....		\$10,857,818 78

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. interest.....		\$9,873,505 00
Death losses due and unpaid .....	\$9,301 52	
Matured endowments due and unpaid.....	10,942 37	
Death losses in process of adjustment, or adjusted and not due.....	84,773 04	
Death losses and other policy claims resisted by the Company.....	23,753 34	
Total policy claims.....		128,770 27
Unpaid dividends of surplus, or other profits due policy-holders....		42,180 74
Amount of any other liability of the Company, viz.: Extra reserve for absolute war and world policies, and policies lapsed, liable to be surrendered, and premiums received in advance.....		29,818 94
Liabilities on policy-holders' account.....	\$10,074,274 95	
Gross surplus, including capital, on policy-holders' account..	783,543 83	
Total liabilities.....		\$10,857,818 78

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens.....	None.
-------------------------------------	-------

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	13,163	\$24,716,481 00
Endowment policies.....	8,107	12,190,069 00
All other policies.....	483	1,238,547 00

*New policies issued during the year.*

	Number.	Amount.
Whole life policies.....	396	\$780,499 00
Endowment policies.....	1,990	3,061,811 00
All other policies.....	102	329,044 00

*Old policies revived during the year.*

	Number.	Amount.
Whole life policies.....	5	\$7,593 00
Endowment policies.....	4	3,332 00

*Old policies increased during the year.*

	Number.	Amount.
All other policies.....	4	\$3,000 00

*Additions by dividends.*

	Number.	Amount.
Whole life policies.....	....	\$45,110 00
Endowment policies.....	....	14,064 00
Total number and amount.....	24,254	\$42,389,550 00
Deduct policies ceased to be in force.....	1,754	3,435,209 00
Policies in force at end of the year.....	22,500	\$38,954,341 00
Industrial policies.....	16,107	1,667,817 00
Grand total.....	38,607	\$40,622,158 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	327	\$606,772 00
By maturity (end.).....	151	286,011 00
By expiry (term.).....	14	8,432 00
By surrender.....	444	835,585 00
By lapse.....	529	1,044,535 00
By change and decrease.....	6	32,357 00
By not taken.....	283	621,517 00
Total terminated.....	1,754	\$3,435,209 00

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	64	\$149,811 00
Number and amount of policies issued during the year....	16	25,500 00
Totals .....	80	\$175,311 00
Deduct policies ceased to be in force.....	14	22,153 00
Total number and amount in force Dec. 31, 1884,	66	\$153,158 00
Industrial business.....	43	4,557 00
	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1883.....	1	\$1,000 00
Number and amount of losses and claims on policies incurred during the year.....	6	11,078 21
Industrial policies.....	1	4 02
Totals .....	8	\$12,082 23
	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	5	\$9,051 38
Premiums collected in cash, \$10,352.30; Industrial, \$202.14 .....		10,554 44

## Schedule A—Real estate owned by the Company.

Schedule not yet furnished.

## Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
United States 4½ p. c. coupon .....	\$1,500 00	\$1,696 88	\$1,500 00

## Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—			
United States 4 p. c., reg., 1907, }	\$1,077,613 94	\$228,000 00	\$277,875 00
United States 4½ p. c., reg., 1891, }		807,000 00	912,918 75
Virginia 6 p. c., old .....	12,945 00	15,000 00	5,700 00
Virginia 6 p. c., new .....		15,000 00	5,700 00
Mississippi 4 p. c.....	7,500 00	10,000 00	8,500 00
MUNICIPAL BONDS—			
N. Y. City, 7 p. c., dock bds., 1901,	53,000 00	50,000 00	62,500 00
“ “ 7 p. c., water stk., 1902,	25,815 00	25,000 00	31,250 00
“ “ parks im. fd. stk., 1902,	51,575 00	50,000 00	62,500 00
Brooklyn, 6 p. c., permanent water loan, 1886, 1899.....	14,118 75	15,000 00	15,750 00
Brook., 7 p. c., perm. water loan, 1910	32,908 10	28,000 00	36,400 00
“ 7 p. c., reg. p'k loan, 1915-18,	37,898 88	35,000 00	47,250 00
“ 7 p. c., coup. “ “	76,244 75	72,000 00	97,200 00
Newark. 7 p. c., water bonds, 1905,	20,100 00	15,000 00	18,000 00

RAILROAD BONDS—	Cost Value.	Par Value.	Market Value.
Albany & Susquehanna, 7 p. c., 1st con. mort., 1906.....	\$123,000 00	\$100,000 00	\$125,000 00
Central Park, N. & E. River City			
Horse, 7 p. c., 1st con. mort., 1892,	13,282 50	11,000 00	13,282 50
Chi., Mil. & St. P. (St. P. & Chi. Riv. Div.), 7 p. c., 1st conv. mort., 1902,	43,750 00	35,000 00	44,275 00
Chicago & Northwestern, 7 p. c., 1st con. mort., sinking fund, 1915..	130,000 00	100,000 00	135,000 00
Chi. & N. W. (Menominee Ext.), 7 p. c., 1st con. m., sin. fund, 1911,	22,275 00	18,000 00	22,275 00
Chicago & Southwest, 7 p. c., 1st con. mort., 1899.....	20,740 00	17,000 00	20,740 00
Chi., St. L. & New Orleans, 7 p. c., 1st con. mort., 1897.....	10,866 25	9,000 00	10,800 00
Chi., St. Paul, & Min., 6 p. c., 1st con. mort., 1918.....	33,422 50	29,000 00	33,712 50
Del. & Hud. Canal Co. (Penn. Div.), 7 p. c., 1st con. mort., 1917....	44,187 50	35,000 00	45,850 00
Lake Shore & Michigan Southern, 7 p. c., 1st con. mort., 1900....	60,812 50	50,000 00	64,125 00
Lake Shore & Michigan Southern, 7 p. c., 2d con. mort., 1903....	59,637 50	50,000 00	57,250 00
Long Island, 7 p. c., 1st con. mort., sinking fund, 1898.....	1,206 25	1,000 00	1,190 00
Michigan Central, 7 p. c., 1st coup. mort., 1902.....	64,500 00	50,000 00	61,500 00
Mich. Cen., Det. & Bay City., 5 p. c., 1st mort., 1931.....	24,360 00	24,000 00	23,280 00
N. Y. C. & H. R., 7 p. c., new reg. mort., 1903.....	131,437 50	100,000 00	132,000 00
N. Y. C. & H. R., 7 p. c., new coup. mort., 1903.....	62,500 00	50,000 00	66,000 00
New York, Lake Erie & Western, 7 p. c., 1st con. mort., 1920....	271,612 50	213,000 00	254,535 00
N. Pacific Terminal Co. of Oregon, 6 p. c., 1st mort., 1933 .....	51,250 00	50,000 00	51,250 00
North Wisconsin, 6 p. c., 1st mort., 1930 .....	20,700 00	18,000 00	20,700 00
Northwest Union, 7 p. c., 1st mort., sinking fund, 1917.....	195,691 25	154,000 00	192,500 00
Pacific of Missouri, 6 p. c., 1st mort., 1888.....	82,993 75	80,000 00	84,200 00
St. P., Minn. & Man. (Dak. Ext.), 6 p. c., 1st mort., 1910 .....	135,187 50	125,000 00	136,250 00
Union Pacific, 6 p. c., 1st mort., 1898-99.....	22,283 75	21,000 00	23,835 00
Totals.....	\$3,035,415 67	\$2,705,000 00	\$3,201,093 75

## HOME LIFE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, May 1, 1860.

GEORGE C. RIPLEY, *President*.JOSEPH P. HOLBROOK, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$125,000 00	
Amount of net or ledger assets December 31, 1883.....		\$5,117,254 20
Less depreciation in value of assets during 1884.....		116,543 12
Total .....		<u>\$5,000,711 08</u>

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$438,348 75	
Premium notes, loans, or liens taken in part payment for premiums .....	125,004 04	
Total premium income.....		\$563,352 79
Interest on mortgage loans.....	} 214,238 25	
Interest on bonds owned, and dividends on stock..		
Interest on premium notes, loans, or liens.....		40,675 36
Rents for use of Company's property.....		2,540 93
Total income.....		<u>820,807 33</u>
Total .....		<u>\$5,821,518 41</u>

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$220,601 07	
Premium notes, loans, or liens used in payment of same.....	19,449 93	
Cash paid for matured endowments and additions .....	92,265 57	
Premium notes, loans, or liens used in payment of same .....	7,366 43	
Total amount actually paid for losses and matured endowments.....		<u>\$339,683 00</u>

Cash paid to annuitants.....	\$466 78	
Cash paid for surrendered policies.....	36,091 02	
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	29,739 72	
Cash dividends paid to policy-holders.....	40,449 75	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	70,891 18	
Total paid policy-holders.....	\$517,321 45	
Dividends to stockholders.....	15,000 00	
Commissions to agents.....	61,431 82	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	28,405 88	
Medical examiners' fees.....	4,385 95	
Salaries and other compensation of officers and other office employes.....	34,854 49	
Taxes, licenses, fines, and fees.....	5,169 73	
Rent.....	6,970 30	
Advertising.....	3,309 96	
Printing, postage, stationery, law, and office expenses,	12,993 68	
Total disbursements.....		\$689,843 26
Balance.....		\$5,131,675 15

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate, unencumbered, as per Schedule A.....	\$216,044 25	
Loans on bond and mortgage (first liens).....	1,170,100 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	774,385 00	
Premium notes, loans, or liens on policies in force..	689,086 83	
Cost value of bonds and stocks owned absolutely as per Schedule E.....	2,191,721 88	
Cash in Company's office.....	86,780 39	
Cash deposited in banks.....		
Agents' ledger balances.....	3,556 80	
Total net or ledger assets.....		\$5,131,675 15

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	5,507 83
Interest accrued on bonds and stocks.....	14,565 00
Interest accrued on collateral loans.....	5,675 40
Rents due on company's property.....	1,350 00
Market value of bonds and stocks over cost, as per Schedule E.....	220,048 12



Gross premiums due and unreported on policies in force December 31, 1884.....	\$70,168 87
Gross deferred premiums on policies in force December 31, 1884.....	32,734 67
Total .....	\$102,903 54
Deduct the loading on above gross amount..	20,580 71
Net amount of uncollected and deferred premiums.....	\$82,322 83
Total assets.....	\$5,461,144 33

## ITEM NOT ADMITTED.

Agents' balances.....	3,556 80
Total assets (less item not admitted).....	\$5,457,587 53

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest .....	\$4,158,889 00
Death losses in process of adjustment, or adjusted and not due.....	22,300 00
Unpaid dividends of surplus, or other profits due policy-holders.....	18,278 87
Premiums paid in advance.....	1,907 32
Liabilities on policy-holders' account.....	\$4,201,375 19
Gross surplus, including capital, on policy-holders' account..	1,256,212 34
Total liabilities.....	\$5,457,587 53

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883.....	\$713,387 60
Received during the year.....	125,004 04
Total .....	\$838,391 64

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$26,816 36
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	29,739 72
Notes, loans, or liens used in payment of dividends to policy-holders.....	70,891 18
Notes, loans, or liens redeemed by maker in cash..	21,857 55
Total reduction of premium note account.....	149,304 81
Balance note assets at the end of the year.....	\$689,086 83

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	6,899	\$13,373,745
Endowment policies.....	1,984	3,479,513
All other policies.....	10	Annuity
Reversionary additions.....	....	21,388

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	423	\$772,486
Endowment policies.....	755	1,422,027

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	9	\$25,500
Endowment policies.....	12	25,230

*Old Policies increased during the year.*

	Number.	Amount.
Endowment policies.....	....	\$1,000

*Additions by Dividends.*

	Number.	Amount.
Reversionary additions.....	....	\$7,271
Total number and amount.....	10,092	\$19,128,160
Deduct policies ceased to be in force.....	1,124	2,170,565
Total policies in force at the end of the year....	8,968	\$16,957,595

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	118	\$240,051
By maturity (end.).....	75	99,632
By surrender.....	466	974,282
By lapse.....	306	498,600
By change and decrease.....	....	35,000
By not taken.....	159	323,000
Total terminated.....	1,124	\$2,170,565

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	356	\$592,828
Number and amount of policies issued during the year....	8	21,193
Totals.....	364	\$614,021
Deduct number and amount ceased to be in force..	30	37,743
Total number and amount in force Dec. 31, 1884,	334	\$576,278

	Number.	Amount.
Number and amount of losses unpaid of previous year....	I	\$2,500 00
Number and amount of losses and claims on policies incurred during the year.....	20	22,193 00
Amount of claims paid during the year.....	21	24,693 00
Premiums collected in cash, \$12,445.45; notes or credits, \$3,094.67,		15,540 12

**Schedule A—Real estate owned by the Company.**

In New York City.....	\$162,400 00
New York, out of city .....	46,610 13
New Jersey.....	7,034 12
Total cost value.....	\$216,044 25

**Schedule C—Loans on Collateral.**

	Par Value.	Market Value.	Amt. Loaned.
Nassau National Bank stock.....	\$2,500	\$4,875 00	\$2,000 00
Union Trust Co. stock.....	13,000	44,200 00	30,000 00
United States 4 per cent. coupon bonds....	700	854 00	650 00
United States 4 per cent. coupon bonds....	6,500	7,930 00	6,000 00
Nassau National Bank stock.....	1,000	1,950 00	1,400 00
Prospect Park bond.....	1,000	1,400 00	1,000 00
Brooklyn City R. R. stock.....	1,000	2,150 00	16,000 00
N. Y. Gas Light Co. stock.....	7,600	12,008 00	
Brooklyn Gas Light Co. stock.....	2,025	2,632 50	
Union Ferry Co. stock.....	500	675 00	50,000 00
L. I. Safe Deposit Co. stock.....	1,000	800	
St. Louis & Iron Mountain R. R. bonds...	3,000	3,120 00	
German-American Insurance Co stock.....	5,000	10,250 00	50,000 00
Nassau National Bank stock.....	14,500	28,275 00	
N. Y., Chicago & St. Louis R. R. bonds...	30,000	27,600 00	
N. Y., Chicago & St. Louis R. R. bonds...	65,000	59,800 00	50,000 00
Central National Bank stock.....	80,300	85,921 00	110,000 00
Fourth National Bank stock.....	28,500	32,490 00	
Manhattan Safe Dep. and Storage Co. stk.,	5,000	5,000 00	
N. Y., Chicago & St. Louis R. R. bonds...	12,000	11,040 00	8,000 00
Brooklyn City R. R. Co. stock.....	10,000	21,500 00	14,500 00
Long Island Bank stock.....	1,500	1,650 00	21,500 00
Nassau National Bank stock.....	2,000	3,900 00	
Broadway Insurance Co. stock.....	1,100	1,177 00	
Twenty-third Street Railway Co. stock....	3,500	6,125 00	40,000 00
Brooklyn Bank stock.....	1,950	2,476 50	
Franklin & Emporium Insurance Co. stock,	1,000	1,000 00	
American Loan & Trust Co. stock.....	6,000	6,300 00	17,800 00
Citizens Gas Light Co., Brooklyn, stock...	1,000	830 00	
Metropolitan Gas Light Co., Brooklyn, stk.,	700	658 00	
N. Y. Mutual Gas Light Co. stock.....	4,000	4,800 00	17,800 00
Suspension Bridge & Erie Junc. R. R. bds.,	20,000	18,000 00	
Lafayette, Bloom'ton & Muncie R. R. bds.,	15,000	11,325 00	
Houston & Texas R. R. bonds.....	20,000	17,800 00	

	Par Value.	Mar. Value.	Amt. Loaned.
American Exchange National Bank stock..	\$5,000	\$6,050 00	\$4,835 00
New York Gas Light Co. stock.....	4,000	6,320 00	4,000 00
Pennsylvania Coal Co. stock.....	5,000	10,000 00	15,000 00
International Ocean Telegraph Co. stock..	10,000	10,000 00	
National Bank of Commerce stock.....	1,300	1,885 00	
Erie Railway bonds.....	8,000	4,560 00	3,000 00
Metropolitan National Bank stock.....	110,000	27,500 00	106,500 00
E. Tenn., Va. & Ga. 5 p. c. mort. bonds..	175,000	78,750 00	
Lehigh & Wilkesbarre Coal Co. 7 p. c. bds,	14,000	9,800 00	
Oregon & Transcontinental Co. stock....	100,000	13,000 00	90,000 00
N. Y., L. E. & Western R. R. Co. com. stk,	80,000	10,400 00	
Evansville & Terre Haute, 1st mort. bonds,	46,000	44,390 00	
Erie Railway bonds.....	10,000	5,700 00	100,000 00
Evansville & Indianapolis R. R. bonds....	18,000	13,500 00	
Northern Pacific R. R. com. stock.....	140,000	21,700 00	
Oregon Railway & Navigation Co. stock...	20,000	14,000 00	50,000 00
Rensselaer & Saratoga R. R. stock.....	40,000	56,000 00	
Central Trust Co. stock.....	10,000	29,500 00	
Albany & Susquehanna R. R. stock.....	10,000	10,000 00	50,000 00
Brooklyn Trust Co. stock.....	11,250	21,937 50	
N. Y., Chicago & St. Louis R. R. bonds...	60,000	55,200 00	
Nassau National Bank stock.....	11,500	22,425 00	50,000 00
Brooklyn Trust Co. stock.....	5,250	10,237 50	
Peoria, Decatur & Evansville R. R. bonds,	30,000	28,500 00	
Totals .....	\$1,292,175	\$951,867 00	\$774,385 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States reg.....	\$1,115,853 13	\$1,050,000 00	\$1,253,500 00
MUNICIPAL BONDS—			
Kings County.....	100,800 00	100,000 00	107,000 00
Brooklyn City.....	329,572 50	328,000 00	459,200 00
RAILROAD BONDS—			
N. Y., Chic. & St. Louis.....	197,412 50	200,000 00	184,000 00
N. Y., L. E. & Western.....	97,083 75	101,000 00	57,570 00
Albany & Susquehanna.....	224,000 00	200,000 00	224,000 00
N. Y., Lack. & Western.....	97,500 00	100,000 00	97,000 00
MISCELLANEOUS—			
Central Trust Co., N. Y., stock...	29,500 00	10,000 00	29,500 00
Totals .....	\$2,191,721 88	\$2,089,000 00	\$2,411,770 00

## HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, July 18, 1868.

EDWIN M. KELLOGG, *President*.FRANK B. MAYHEW, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash .....	\$100,000 00	
Amount of ledger assets December 31, 1883.....		\$670,055 54

## II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses .....	\$137,375 54	
Deduct amount paid to other companies for reinsurance on policies in this company .....	205 09	
Total premium income .....	\$137,170 45	
Interest on mortgage loans .....	14,485 47	
Interest on bonds owned, and dividends on stock ..	20,200 77	
Interest on loans on policies .....	526 74	
Interest on other debts due the Company .....	613 65	
Rents for use of Company's property .....	1,518 03	
Profits on bonds or stocks actually sold .....	13,327 82	
Total income .....		187,842 93
Total .....		\$857,898 47

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions ....	\$63,605 00	
Cash paid for matured endowments and additions .....	8,681 10	
Total amount actually paid for losses and matured endowments .....	\$72,286 10	
Cash paid for surrendered policies .....	79,186 39	

Cash rebates paid to policy-holders and applied in payment of premiums.....	\$3,141 22	
Total paid policy-holders....	\$154,613 71	
Dividends to stockholders.....	6,750 00	
Commissions to agents.....	2,510 20	
Salaries, and traveling expenses of managers of agencies, general, special, and local agents.....	37,017 36	
Medical examiners' fees.....	7,085 98	
Salaries and other compensation of officers and other office employees.....	10,127 81	
State and local taxes in State where organized, \$191.40; taxes, licenses, fines, and fees in other States, \$1,121.48.....	1,312 88	
Rent.....	3,730 00	
Commuting commissions.....	554 55	
Furniture and fixtures, and safes for home and agency offices.....	159 68	
Advertising.....	987 78	
Printing and supplies.....	11,305 43	
Postage and exchange, \$2,897.52; law expenses, \$1,574.40; expense account, \$12,468.15; real estate expenses, \$6,350.00.....	17,003 57	
Total disbursements.....		\$253,158 95
Balance.....		\$604,739 52

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered as per Schedule A.....	\$27,500 00	
Loans on bond and mortgage (first liens).....	166,600 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals as per Schedule C.....	24,900 00	
Loans made in cash to policy-holders on this Company's policies assigned as collateral.....	5,613 66	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	358,341 00	
Cash deposited in banks.....	21,441 25	
Bills receivable.....	294 72	
Agents' ledger balances.....	48 89	
Total net or ledger assets.....		\$604,739 52

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	1,938 17	
Interest accrued on stocks and bonds.....	9,048 44	
Interest accrued on collateral loans.....	451 58	
Interest accrued on loans to policy-holders.....	140 00	
Rents due on Company's property or leases.....	165 00	
Market value of bonds and stocks over cost, as per Schedule E. ...	24,361 50	



Gross premiums due and unreported on policies in force December 31, 1884.....	\$15,539 94	
Gross deferred premiums on policies in force December 31, 1884.....	41,666 00	
Total .....	\$57,205 94	
Deduct the loading on above gross amount.....	11,441 19	
Net amount of uncollected and deferred premiums.....		\$45,764 75
Total assets.....		\$686,608 96

## ITEMS NOT ADMITTED.

Agents' balances.....	\$48 89	
Bills receivable.....	294 72	
Total .....		\$343 61
Total assets (less items not admitted).....		\$686,265 35

## V. LIABILITIES.

Net present value of all the outstanding policies, in force, December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest....	\$587,649 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	6,039 00	
Net reinsurance reserve.....		\$581,610 00
Claims for matured endowments due and unpaid...	\$2,000 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	3,209 00	
Claims for death losses and other policy claims resisted by the Company.....	12,500 00	
Total policy claims.....		17,709 00
Dividends due stockholders.....		250 00
Premiums paid in advance.....		111 00
Equity reserve against lapsed policies which may be restored.....		2,259 00
Liabilities on policy-holders' account.....		\$601,939 00
Gross surplus, including capital on policy-holders' account...		84,326 35
Total liabilities.....		\$686,265 35

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens.....	None.
-------------------------------------	-------

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	7,071	\$2,598,761 00
Endowment policies.....	529	361,512 00
All other policies .....	164	341,903 00

*New policies issued during the year.*

	Number.	Amount.
Whole life policies.....	19,304	\$2,086,040 00
Endowment policies.....	298	54,544 00
All other policies.....	17	24,218 00

*Old policies revived during the year.*

	Number.	Amount.
Whole life policies.....	16	\$8,600 00
Endowment policies.....	1	3,000 00

*Additions by Dividends.*

	Number.	Amount.
Whole life policies.....	....	\$6,994 00
Endowment policies.....	..	306 00
Total number and amount.....	27,400	\$5,485,266 00
Deduct policies ceased to be in force.....	9,404	1,417,181 00
Total policies in force at end of the year.....	17,972	\$4,068,085 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	142	\$62,674 00
By maturity (end.).....	9	7,032 00
By expiry (term.).....	33	63,624 00
By surrender.....	259	216,380 00
By lapse.....	7,887	948,505 00
By change and decrease.....	26	4,000 00
By not taken.....	1,048	114,966 00
Total terminated.....	9,404	\$1,417,181 00

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	289	\$268,621 00
Number and amount of policies issued during the year....	425	51,700 00
Totals.....	714	\$320,321 00
Deduct number and amount ceased to be in force..	62	35,177 00
Total number and amount in force Dec. 31, 1884,	652	\$285,144 00

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year.....	3	\$2,165 00
Number and amount of losses and claims on policies paid during the year.....	3	2,165 00
Premiums collected in cash.....		11,660 35

**Schedule A—Real estate owned by the Company.**

In New York .....	\$15,300 00
New Jersey .....	12,200 00
Total .....	\$27,500 00

**Schedule C—Loans on Collateral.**

	Par Value.	Market Value.	Amt. Loaned.
Fifth National Bank, New York, stock,	\$3,300	\$5,940 00	4,800 00
Farragut Fire Ins. Co., " "	1,000	1,050 00	650 00
Phenix Insurance Co., " "	5,000	10,000 00	3,000 00
Williamsburgh City F. I. Co., " "	1,000	2,160 00	1,000 00
Adams Express Co., " "	1,300	1,300 00	6,500 00
Niagara Fire Insurance Co., " "	650	812 50	
E. B'way, Dry Dock & Battery R. R. stock,	1,000	2,000 00	
" " " " scrip,	1,000	1,100 00	
Produce Exchange, membership certificate,	1,000	3,500 00	
Chicago & Northwestern R. R. Co. pfd. stock,	1,000	1,430 00	750 00
Second Avenue R. R. Co. stock .....	1,000	1,050 00	
Merchants Exchange Nat. Bank, N. Y., stk.,	250	250 00	200 00
St. Nicholas Construction Co. stock .....	5,000	10,000 00	5,000 00
Bleecker St. & Fulton Ferry R. R. Co. stock,	2,000	2,260 00	3,000 00
42d St., Manhat. & St. Nicholas Ave. R. R. bds.,	2,000	2,000 00	
Totals .....	\$26,500	\$44,852 50	\$24,900 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES BONDS—</b>			
United States 4 p. c. consols. ....	\$108,000 00	\$100,000 00	\$122,000 00
<b>MUNICIPAL BONDS—</b>			
West Farms 7 p. c. .... } Morisania 7 p. c. .... }	10,125 00	8,000 00	14,000 00
Arcadia, Wayne Co., N. Y., 7 p. c.,	5,000 00	5,000 00	6,000 00
Pelham, Westch'r Co., N. Y., 7 p. c.,	250 00	250 00	250 00
<b>RAILROAD BONDS—</b>			
Dry D'k, E. B'way & Bat., N. Y., 7 p. c.	3,105 83	3,000 00	3,600 00
South Ferry, New York City, 7 p. c.,	31,431 67	31,000 00	34,100 00
Dry D'k, E. B'way & Bat., N. Y. 6 p. c.,	3,745 00	3,500 00	3,850 00
<b>RAILROAD STOCKS—</b>			
Second Avenue, New York City ..	129,922 50	64,500 00	129,922 50
C. Park, N. & E. River, N. Y. City,	40,681 00	28,100 00	42,150 00
42d St., Man. & St. N. Ave., N. Y. City,	4,350 00	10,000 00	5,100 00
Eighth Avenue, New York City ..	14,100 00	5,000 00	14,100 00
Dry D'k, E. B'way & Bat., N. Y. City,	7,630 00	3,500 00	7,630 00
Totals .....	\$358,341 00	\$261,850 00	\$382,702 50

## JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, December 27, 1862.

STEPHEN H. RHODES, *President.*GEO. B. WOODWARD, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1883..... \$2,471,383 59

## II. INCOME DURING THE YEAR.

Cash received for premiums without  
deduction for commissions or other  
expenses .....

\$494,010 21

Premium notes, loans, or liens taken  
in part payment for premiums....

10,860 15

Premiums paid by dividends, includ-  
ing reconverted additions, \$34,-  
047.03; by surrendered policies,  
\$8,699.27 .....

42,746 30

Total .....

\$547,616 66

Deduct amount paid to other com-  
panies for reinsurance, on policies  
in this Company.....

558 24

Total premium income.....

\$547,058 42

Interest on mortgage loans.....

77,312 90

Interest on bonds owned, and dividends on stock..

42,438 86

Interest on premium notes, loans, or liens.....

8,611 76

Interest on other debts due the Company.....

4,553 13

Discount on claims paid in advance.....

1,218 96

Rents .....

1,284 96

Profit on bonds and stocks sold.....

1,586 84

Total income.....

684,065 83

Total .....

\$3,155,449 42

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$199,929	95
Premium notes, loans, or liens used in payment of same.....	6,529	73
Cash paid for matured endowments and additions.....	94,521	18
Premium notes, loans, or liens used in payment of same.....	5,306	78
Total amount actually paid for losses and matured endowments.....	\$306,287	64
Cash paid to annuitants.....	344	63
Cash paid for surrendered policies.....	21,551	61
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse.....	6,985	71
Cash surrender values, including reconverted additions, applied in payment of premiums.....	8,946	89
Cash dividends paid to policy-holders and applied in payment of premiums.....	37,538	97
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	7,119	73
Total paid policy-holders.....	\$388,775	18
Commissions to agents.....	107,112	48
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	56,605	89
Medical examiners' fees.....	16,473	55
Salaries and other compensation of officers and other office employees.....	29,699	79
Taxes, licenses, fines, and fees.....	9,552	02
Rent.....	13,487	83
Furniture and fixtures and safes for home and agency offices.....	782	64
Advertising.....	3,047	42
Stationery, \$1,228.15; printing, \$3,903.42; traveling, \$675.60; postage, \$2,039.58; law, \$3,490.88; incidental, \$13,045.55.....	24,383	18
Total disbursements.....	\$649,919	98
Balance.....	\$2,505,529	44

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$28,062	96
Loans on bond and mortgage (first liens).....	1,431,600	00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	13,800	00
Loans made in cash to policy-holders on this Company's policies assigned as collateral.....	23,042	00

Premium notes, loans, or liens on policies in force..	\$136,439 23	
Cost value of bonds and stocks owned absolutely, as per Schedule E. ....	815,593 47	
Cash in Company's office .....	2,700 94	
Cash deposited in banks .....	49,349 98	
Bills receivable.....	270 10	
Agents' ledger balances.....	902 09	
Loans on personal security.....	768 67	
Commuted commissions.....	3,000 00	
Total net or ledger assets.....		\$2,505,529 44

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....		28,382 60
Interest accrued on bonds and stocks.....		13,874 94
Interest due and accrued on collateral loans.....		662 99
Interest due and accrued on premium notes, loans, or liens.....		8,066 44
Rents due and accrued on Company's property, or lease.....		113 00
Market value of bonds and stocks over cost, as per Schedule E.....		35,792 78
Gross premiums due and unreported on policies in force December 31, 1884.....	\$22,920 09	
Gross deferred premiums on policies in force De- cember 31, 1884.....	26,163 02	
Total .....	\$49,083 11	
Deduct the loading on above gross amount..	11,641 48	
Net amount of uncollected and deferred premiums.....		37,441 63
Total assets.....		\$2,629,863 82

## ITEMS NOT ADMITTED.

Commuted commissions.....	\$3,000 00	
Agents' balances.....	902 09	
Loans on personal security, endorsed or not.....	768 67	
Bills receivable.....	270 10	
Total .....		4,940 86
Total assets (less items not admitted).....		\$2,624,922 96

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....	\$2,379,350 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	3,876 00	
Net reinsurance reserve.....		\$2,375,474 00



# 102 JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

Death losses due and unpaid.....	\$50 00	
Matured endowments due and uncalled for.....	1,330 00	
Claims for death losses in process of adjustment ...	17,338 00	
Total policy claims.....		\$18,718 00
Unpaid dividends of surplus, or other profits due policy-holders....		16,665 50
Premiums paid in advance.....		2,656 53
Total liabilities on policy-holders' account.....		\$2,413,514 03
Gross surplus on policy-holders' account.....		211,408 93
Total liabilities.....		\$2,624,922 96

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883 .....	\$153,108 69	
Received during the year.....	10,860 15	
Total .....		\$163,968 84

### *Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$11,836 51	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	6,985 71	
Notes, loans or liens used in payment of dividends to policy-holders.....	7,119 73	
Notes, loans, or liens redeemed by maker in cash..	1,587 66	
Total reduction of premium note account.....		27,529 61
Balance note assets at end of year.....		\$136,439 23

## VII. EXHIBIT OF POLICIES.

### *Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	66,818	\$12,572,186
Endowment policies.....	1,363	1,824,513
All other policies.....	720	1,386,100

### *New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	43,800	\$5,299,114
Endowment policies.....	207	387,529
All other policies.....	59	108,325

### *Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	11	\$14,540 00
Total number and amount.....	112,978	\$21,592,307
Deduct policies ceased to be in force.....	27,053	3,727,597
Total policies in force at the end of the year...	85,925	\$17,864,710

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	1,064	\$206,460
By maturity (end.) .....	88	99,241
By expiry (term.) .....	149	275,225
By surrender .....	83	135,729
By lapse .....	25,529	2,658,385
By change and decrease .....	78	241,957
By not taken .....	62	110,600
Total terminated .....	27,053	\$3,727,597

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883 .....	3,567	\$557,834
Number and amount of policies issued during the year ....	1,273	168,384
Totals .....	4,840	\$726,218
Deduct number and amount ceased to be in force ..	1,182	133,827
Total number and amount in force Dec. 31, 1884,	3,658	\$592,391

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year .....	62	\$9,960 67
Number and amount of losses and claims on policies paid during the year .....	61	9,689 67
Premiums collected in cash, \$21,301.80; notes or credits, \$489.00; total .....		21,790 80

**Schedule A—Real estate owned by the Company.**

In Massachusetts .....	\$11,070 23
Ohio .....	5,274 74
Indiana .....	11,717 99
Total cost .....	\$28,062 96

**Schedule C—Loans on Collateral.**

	Par Value.	Market Value.	Amt. Loaned.
O., O. & F. R. V. R. R. 8 p. c. 1900 bond,	\$1,000	\$1,250 00	\$800 00
American Whip Co. stock. ....	20,500	20,500 00	11,000 00
N. Y. C. & Hudson River R. R. stock ....	2,500	2,315 62	2,000 00
Totals .....	\$24,000	\$24,065 62	\$13,800 00

## 104 JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

Schedule E—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
STATE BONDS—			
Massachusetts reg., 1896.....	\$113,750 00	\$100,000 00	\$117,250 00
“ “ 1894.....	23,275 00	20,000 00	22,750 00
MUNICIPAL BONDS—			
Marion County, 1885.....	10,300 00	10,000 00	10,050 00
Co. of Franklin, 1885 to 1892, inc.,	47,407 50	46,800 00	47,180 38
Benton County, Ind., 1887 and 1888,	8,585 00	8,500 00	8,585 00
City of Bath, 1891.....	1,840 00	2,000 00	2,060 00
“ Cincinnati, 1899 and 1902,	21,380 00	20,000 00	25,350 00
“ Chicago, 1899.....	4,800 00	5,000 00	6,200 00
“ Evansville, 1906.....	5,125 00	5,000 00	5,000 00
“ St. Louis, 1894 and 1895..	11,770 00	11,000 00	12,300 00
“ Indianapolis, 1897.....	13,130 00	13,000 00	14,170 00
“ St. Paul, 1913.....	10,375 00	10,000 00	10,375 00
“ Springfield, O., 1889, 1894,			
1895, 1898, and 1902..	20,325 00	20,000 00	20,325 00
“ Elkhart, Ind., 1891, 1892,			
and 1894.....	5,633 37	5,500 00	5,633 12
RAILROAD BONDS—			
Chic., Burlington & Quincy, 1903,	20,150 00	20,000 00	25,550 00
“ “ “ 1919,	4,975 00	5,000 00	5,262 50
Ogdensburg & Lake Champl’n, 1897,	4,987 50	5,000 00	5,050 00
Illinois Grand Trunk, 1890.....	19,400 00	20,000 00	22,200 00
Michigan Central, 1890.....	5,362 50	5,000 00	5,518 75
Cedar Rapids & Mo. River, 1894..	13,500 00	15,000 00	16,875 00
Boston & Providence, 1893.....	26,187 50	25,000 00	30,750 00
Boston & Albany, 1895.....	25,520 83	25,000 00	29,500 00
Nashua & Rochester, 1894.....	23,125 00	25,000 00	25,250 00
Lowell & Andover, 1894.....	18,300 00	20,000 00	22,200 00
Old Colony, 1897.....	1,020 00	1,000 00	1,192 50
Eastern, 1906.....	24,177 50	25,000 00	28,875 00
Burlington & Missouri River, 1910,	11,887 50	15,000 00	12,937 50
New York & New England, 1905,	20,862 50	20,000 00	19,000 00
New Mex. & Southern Pacific, 1909,	11,746 25	10,000 00	11,850 00
Kansas City, Law. & Southern, 1909,	10,355 00	10,000 00	10,900 00
Massachusetts Central, 1900.....	4,750 00	5,000 00	625 00
Southern Kansas & Western, 1910,	11,187 50	10,000 00	10,950 00
Cheshire, 1898.....	5,500 00	5,000 00	5,475 00
Chicago & Eastern Illinois, 1907..	10,900 00	10,000 00	10,800 00
Wichita & Southwestern, 1902....	9,132 50	8,000 00	8,720 00
Saginaw Valley & St. Louis, 1902,	19,680 00	16,000 00	19,680 00
Chicago, Mil. & St. Paul, 1920...	5,168 75	5,000 00	5,400 00
Lowell & Lawrence, 1897.....	1,115 00	1,000 00	1,110 00
Pueblo & Arkansas Valley, 1905..	11,512 50	10,000 00	11,900 00
Oregon R’y & Nav. Co., 1909.....	10,761 90	10,000 00	10,700 00
“ “ “ deb., 1887,	10,000 00	10,000 00	9,925 00

	Cost Value.	Par Value.	Market Value.
Saginaw & Western, 1913.....	\$10,000 00	\$10,000 00	\$10,000 00
Consolidated R.R. Co. of Vt., 1913,	4,180 00	7,600 00	4,370 00
Ft. Wayne, Cin. & Louisville, 1893,	5,250 00	5,000 00	5,250 00
Quincy, Alton & St. Louis, 1896..	9,587 50	10,000 00	9,600 00
Fremont, Elkhorn & Mo. Val., 1933,	10,850 00	10,000 00	10,850 00
Kan. City, Springfield & Mem., 1923,	6,000 00	6,000 00	6,060 00
RAILROAD STOCKS—			
Boston & Maine.....	5,635 62	5,000 00	8,325 00
Chicago, Burlington & Quincy....	20,412 50	16,500 00	19,263 75
Union Pacific.....	4,731 25	5,000 00	2,325 00
Atchison, Topeka & Santa Fe....	4,212 50	5,000 00	3,950 00
BANK STOCKS—			
New England National.....	12,031 00	10,000 00	13,800 00
Tremont “ .....	5,590 50	5,000 00	5,100 00
Continental “ .....	10,150 00	10,000 00	10,600 00
Boylston “ .....	4,362 50	3,500 00	4,025 00
Washington “ .....	13,537 50	10,000 00	12,700 00
State “ .....	2,531 50	2,200 00	2,601 50
MISCELLANEOUS—			
Middlesex Banking Co. bonds....	2,000 00	2,000 00	2,000 00
Newton & Watert'n Gas Light bds.,	20,000 00	20,000 00	20,200 00
New England Mort. Security bds.,	7,020 00	7,000 00	7,035 00
Centre Township, Ind., note.....	16,000 00	16,000 00	16,000 00
American Loan & Trust Co. stock,	2,550 00	2,500 00	1,906 25
Totals.....	\$815,593 47	\$780,100 00	\$851,386 25

## MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, August 1, 1850.

HENRY STOKES, *President*.HENRY Y. WEMPLE, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$100,000 00
Amount of net or ledger assets December 31, 1883.....	\$10,426,503 48

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$943,244 55
Premium notes, loans, or liens taken in part payment for premiums .....	51,295 03
Premiums paid by dividends and surrendered policies.....	41,084 73
Total premium income.....	\$1,035,624 31
Interest on mortgage loans....	170,007 45
Interest on bonds owned, and dividends on stock..	62,210 00
Interest on premium notes, loans, or liens.....	77,362 87
Interest on other debts due the Company.....	185,893 02
Discount on claims paid in advance.....	391 00
Rents for use of Company's property.....	53,536 83
Total income.....	1,585,025 48
Total .....	\$12,011,528 96

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$568,126	11
Premium notes, loans, or liens used in payment of same.....	37,920	89
Cash paid for matured endowments and additions .....	45,664	81
Premium notes, loans, or liens used in payment of same.....	3,889	19
Total .....	\$655,601	00
Add amount awaiting claimant.....	684	14
Total amount actually paid for losses and matured endowments.....	\$656,285	14
Cash paid to annuitants.....	3,999	69
Cash paid for surrendered policies.....	135,909	27
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	46,999	99
Cash dividends paid to policy-holders.....	226,559	61
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	7,961	03
Total paid policy-holders.....	\$1,077,714	73
Dividends to stockholders.....	40,000	00
Commissions to agents.....	112,422	61
Salaries and traveling expenses of managers of agencies, and general, special, and local agents...	8,878	85
Medical examiners' fees.....	9,463	50
Salaries and other compensation of officers and other office employees .....	62,818	14
Taxes, licenses, fines, and fees in other States.....	10,190	78
Rent .....	13,375	00
Furniture and fixtures for home and agency offices..	5,708	00
Advertising .....	13,856	15
Expenses on real estate.....	41,636	63
Law, agency and office expenses.....	19,916	69
Total disbursements .....	\$1,415,981	08
Balance .....	\$10,595,547	88

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$912,912	91
Loans on bond and mortgage (first liens).....	2,966,108	22
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	3,547,006	61
Premium notes, loans, or liens on policies in force..	1,221,015	46
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,601,647	94
Cash in Company's office.....	543	22
Cash deposited in banks.....	346,313	52
Total net or ledger assets.....	10,595,547	88



## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	\$67,482 10
Interest due and accrued on bonds and stocks.....	5,583 33
Interest due and accrued on collateral loans.....	23,467 19
Interest due and accrued on premium notes, loans, or liens .....	10,756 52
Rents due and accrued on Company's property or lease.....	3,670 84
Market value of bonds and stocks over cost, as per Schedule E.....	191,949 69
Gross premiums due and unreported on policies in force December 31, 1884.....	\$90,847 87
Gross deferred premiums on policies in force De- cember 31, 1884.....	93,646 06
Total .....	\$184,493 93
Deduct the loading on above gross amount..	36,898 78
Net amount of uncollected and deferred premiums.....	147,595 15
Total assets.....	\$11,046,052 70

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest.....	\$8,987,178 00
Death losses and matured endowments in process of adjustment or adjusted and not due.....	220,646 00
Unpaid dividends of surplus, or other profits to policy-holders.....	75,182 07
Estimated to cover every existing claim.....	30,000 00
Disputed claim.....	23,000 00
Liabilities on policy-holders' account.....	\$9,336,006 07
Gross surplus, including capital, on policy-holders' account..	1,710,046 63
Total liabilities.....	\$11,046,052 70

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883.....	\$1,286,745 76
Received during the year.....	51,295 03
Total .....	\$1,338,040 79

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$41,810 08
Notes, loans, or liens used in purchase of surrendered policies and void by lapse .....	46,999 99
Notes, loans, or liens used in payment of dividends to policy-holders.....	7,961 03
Notes, loans, or liens redeemed by maker in cash, and in hands of agents for collection.....	20,254 23
Total reduction of premium note account.....	117,025 33
Balance note assets at the end of the year.....	\$1,221,015 46

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	10,146	\$28,881,789
Endowment policies.....	1,519	4,138,916
All other policies.....	1	2,500

*New policies issued during the year.*

	Number.	Amount.
Whole life policies.....	861	\$2,256,397
Endowment policies.....	690	2,184,419
Total number and amount.....	13,217	\$37,464,019
Deduct policies ceased to be in force.....	1,164	3,466,889
Total policies in force at end of the year.....	12,053	\$33,997,130

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	214	\$606,047 00
By maturity (end.).....	41	49,554 00
By purchase.....	158	443,959 00
By lapse.....	351	1,009,880 00
By change to paid-up policies.....	113	385,610 00
By not taken.....	287	971,839 00
Total terminated.....	1,164	\$3,466,889 00

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	90	\$188,635 00
Number and amount of policies issued during the year....	20	36,100 00
Totals.....	110	\$224,735 00
Deduct number and amount ceased to be in force..	17	29,600 00
Total number and amount in force Dec. 31, 1884,	93	\$195,135 00
Premiums collected.....		2,248 48
Losses paid or incurred during year.....		None.

**Schedule A—Real estate owned by the Company.**

In New York.....	\$785,787 84
New Jersey.....	127,125 07
Total.....	\$912,912 91

Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Western Union Telegraph Co. stock.....	\$10,000	\$5,400	\$12,444 11
Citizens' National Bank stock.....	1,000	1,250	
Metropolitan Gas Co. stock, N. Y.....	1,000	2,300	
Union Trust Co. stock.....	2,000	6,800	
Oregon Railway & Navigation Co. bonds..	5,000	5,500	10,000 00
Kansas Pacific bonds.....	7,000	7,700	
Northern Pacific R. R. bonds.....	5,000	5,150	
Mercantile Trust Co. stock.....	100,000	125,000	190,000 00
Central Park, North & East River R. R. stk.,	95,000	131,100	
N. Y. C. & H. R. R. R. stock.....	180,000	154,300	140,000 00
Lake Shore & Mich. Southern Railway stk.,	30,000	18,450	
Wichawken Docks stock.....	115,000	115,000	90,000 00
Chicago & N. W. Railway stock, preferred,	100,000	120,000	100,000 00
“ “ “ “ “	8,000	9,600	8,000 00
Citizens' Gas Co., Brooklyn, stock.....	1,200	1,080	1,500 00
Metropolitan Gas Co., Brooklyn, stock....	200	180	
Shoe & Leather Bank stock.....	12,500	16,250	12,000 00
N. Y., Chic. & St. Louis Railway bonds..	2,000	1,840	8,000 00
Lehigh & Wilkesbarre bonds.....	1,000	900	
Del., Lack. & Western R. R. stock.....	3,000	2,625	
Bank of Commerce stock.....	4,000	5,800	
Oregon Short Line bonds.....	30,000	26,100	30,000 00
Richmond & Allegheny R. R. bonds.....	10,000	5,000	
Michigan Central R. R. stock.....	10,000	5,400	
Chic., Milwaukee & St. P. Railway bonds,	50,000	55,000	100,000 00
“ “ “ “ “	44,000	52,800	
Wabash, St. Louis & Pacific Railway bonds,	15,000	12,300	
N. Y. Cen. & Hudson River R. R. stock..	100,000	85,750	130,000 00
Metropolitan Gas Co., N. Y. stock.....	25,000	57,500	
Harlem stock.....	8,600	17,200	
Central Iowa Railway bonds.....	55,000	35,750	40,062 50
Bankers & Merchants Tel. Co. bonds.....	20,000	1,200	
Pullman Palace Car Co stock.....	40,000	42,000	100,000 00
Central Pacific R. R. Co. stock.....	20,000	6,800	
Illinois Central R. R. stock.....	40,000	46,400	
St. P., Minneap's & Manitoba R. R. stock,	40,000	31,600	100,000 00
Galv., Harrisb'g & San Antonio R. R. bds,	30,000	30,600	
Missouri Pacific R. R. bonds.....	10,000	10,200	
United States 4 p. c. reg. bonds.....	10,000	12,200	100,000 00
Cairo & Fulton R. R. bonds.....	15,000	16,050	
St. Louis, Alton & T. H. R. R. pfd. stk...	30,000	22,500	
Oregon Railway & Navigation Co. stock..	10,000	7,000	100,000 00
N. Y., Lake Erie & Western R. R. stock..	50,000	7,000	
Western Union Telegraph Co. stock.....	25,000	13,500	
Chicago, Rock Island & Pacific R. R. stock.	10,000	10,400	

	Par Value.	Mar. Value.	Amt. Loaned.
Rome, Watertown & Ogdensburg R. R. bds,	\$5,000	\$5,450	
Texas & Pacific R. R. bonds.....	25,000	13,250	
Missouri, Kansas & Texas R. R. bonds....	30,000	17,100	
N. Y., Lake Erie & Western R. R. bonds,	10,000	5,600	
Chicago & Northwestern Railway bonds...	13,000	16,120	
Chicago, Burlington & Quincy R. R. bonds,	10,000	13,200	\$100,000 00
Wabash, St. Louis & Pacific R. R. Bonds..	10,000	8,000	
United States 4 p. c. bonds.....	15,000	18,300	
N. Y., Lack. & Western R. R. stock.....	5,000	4,100	
Delaware & Hudson Canal Co. stock.....	20,000	13,600	
Western Union Telegraph Co. stock.....	10,000	5,400	
United States 4 p. c. bonds.....	100,000	122,000	100,000 00
Chicago & Northwestern Railway pref. stk,	100,000	120,000	
Mutual Union Telegraph Co. bonds.....	10,000	6,700	
United States 4 p. c. bonds.....	50,000	61,000	200,000 00
Lake Shore & Mich. Southern R. R. bonds,	40,000	46,000	
N. Y., Lake Erie & Western R. R. stock..	10,000	1,400	
Long Island R. R. stock.....	10,000	6,200	
Chicago, Rock Island & Pacific R. R. stock,	10,000	10,400	
Western Union Telegraph Co. stock.....	10,000	5,400	
American Cable Co. stock.....	10,000	5,200	
Chic., Milwaukee & St. P. R. R. stock....	10,000	7,100	
Fourth National Bank stock.....	7,000	8,050	100,000 00
Manhattan Elevated R. R. stock.....	45,000	29,250	
Oregon Railway & Navigation Co. stock...	45,000	31,500	
Pacific Mail S. S. Co. stock.....	10,000	5,500	
Columbus & Indianapolis R. R. bonds....	4,000	2,000	
Chic., Milwaukee & St. P. R. R. bonds...	10,000	11,900	
International & Great Northern R. R. bds.,	15,000	16,200	
United States 4 p. c. bonds.....	200,000	244,000	200,000 00
St. Louis, Alton & Terre Haute pfd. stock,	20,000	15,000	
Chicago & Northwestern R'y pfd. stock...	5,000	6,000	
Northern Pacific pfd. stock.....	10,000	4,000	
Western Union Telegraph Co. stock.....	25,000	13,500	
Chicago & Northwestern R. R. stock.....	7,500	6,300	
Chicago, St. P., Minn. & Omaha R'y pfd. stk.,	12,500	10,250	100,000 00
Chicago, Rock Island & Pacific R. R. stock,	10,000	10,500	
United States 4 p. c. bonds.....	20,000	24,400	
Galveston, Harrisb'g & San Antonio R.R.bs.,	3,000	3,060	
Cairo & Fulton R. R. bonds.....	11,000	11,770	
St. Louis, Iron Mountain & South'n R.R.bds.,	7,000	4,830	
Mahoning Coal R. R. bonds.....	10,000	9,500	
Michigan Central R. R. bonds.....	5,000	5,000	100,000 00
Lake Shore & Mich. Southern R. R. bonds,	100,000	115,000	

	Par Value.	Market Value.	Amt. Loaned.
Wabash, St. Louis & Pacific R. R. bonds..	\$20,000	\$13,600	\$100,000 00
Chicago, St. P., Minn. & Omaha R. R. bds.,	10,000	11,100	
Toledo, Peoria & Western R. R. bonds...	11,000	8,800	
Chicago, Milwaukee & St. Paul R. R. bds.,	4,000	4,400	
Evansville & Terre Haute R. R. bonds....	5,000	5,000	
Chicago & Northwestern Railway stock...	2,000	1,680	
Western Union Telegraph Co. stock.....	20,000	10,800	
Morris & Essex R. R. stock.....	30,000	33,000	
St. Louis & St. Francisco R'y stock, pref..	20,000	8,000	
Chicago, Milwaukee & St. Paul R. R. stk.,	10,000	7,100	
Oregon Railway & Navigation Co. stock..	30,000	21,000	100,000 00
Kansas Pacific R. R. bonds .....	100,000	93,000	
Oregon Short Line R. R. ....	95,000	82,650	
United States 4 p. c. bonds.....	35,500	43,300	100,000 00
Chicago, Milwaukee & St. Paul stk., pref..	30,000	30,900	
Delaware, Lack. & Western R. R. stock..	50,000	44,000	
Harlem R. R. stock, pref .....	29,800	59,600	100,000 00
Chicago, St. Louis & Alton R. R. bonds...	4,000	4,760	
Lake Shore & Mich. Southern R. R. bonds,	50,000	57,500	
International & Gt. Northern R. R. bonds,	3,000	3,200	100,000 00
Oregon Railway & Navigation Co. stock...	50,000	35,300	
Western Union Telegraph Co. stock.....	60,000	32,500	
Manhattan Elevated R. R. stock.....	50,000	33,000	100,000 00
Missouri Pacific stock .....	20,000	18,100	
Lake Shore & Mich. Southern R. R. bonds,	105,000	120,750	
“ “ “ “	90,000	103,500	100,000 00
Cleveland, Columbus, Cin. & Ind. R'y bonds,	17,000	20,570	
New York, Lake Erie & Western R'y stk.,	80,000	11,200	
Chicago, Rock Island & Pacific R.R. bonds,	10,000	12,800	50,000 00
Louisville & Nashville R. R. bonds.....	10,000	8,200	
United States 4½ p. c. bonds.....	13,000	14,690	
Lehigh & Wilkesbarre R. R. bonds.....	6,000	5,400	25,000 00
Oregon Short Line R. R. bonds.....	10,000	8,700	
Chicago, Milwaukee & St. Paul pfd. stock..	20,000	20,400	
Manhattan Elevated R. R. stock.....	10,000	6,500	100,000 00
Chicago, Milwaukee & St. Paul R'y bonds..	2,000	2,200	
United States 4 p. c. bonds.....	100,000	122,000	
Missouri Pacific R. R. stock.....	40,000	36,200	100,000 00
Western Union Telegraph Co. stock.....	30,000	16,200	
Missouri Pacific R. R. bonds .....	50,000	47,000	
St. Louis, Iron Mount. & South'n R.R. bds.,	25,000	17,250	200,000 00
Missouri, Kansas & Texas R. R. bonds....	25,000	17,500	
Missouri Pacific R. R. bonds .....	100,000	95,000	
Western Union Telegraph Co. stock.....	310,000	167,400	200,000 00
Missouri Pacific R. R. stock.....	40,000	36,200	
Western Union Telegraph Co. stock.....	180,000	97,200	
Missouri Pacific R. R. stock.....	190,000	171,950	200,000 00



	Par Value.	Mar. Value.	Amt. Loaned.
Western Union Telegraph Co. stock . . . . .	\$30,000	\$16,200	\$100,000 00
Missouri Pacific R. R. stock . . . . .	40,000	36,200	
St. Louis, Iron Mount. & South'n R.R. bds.,	25,000	17,250	
Missouri, Kansas & Texas R. R. bonds . . .	25,000	17,500	
Missouri Pacific R. R. bonds . . . . .	50,000	47,000	20,000 00
United States 4 p. c. bonds . . . . .	20,000	24,400	
Missouri Pacific R. R. stock . . . . .	30,000	27,150	50,000 00
Western Union Telegraph Co. stock . . . . .	30,000	16,200	
Chicago & Northwestern Railway stock . .	10,000	8,400	
Michigan Central R. R. stock . . . . .	10,000	5,400	
Houston & Texas Central Railway bonds . .	5,000	5,500	30,000 00
St. Louis, Iron Mountain & South'n R.R. bds.,	3,000	3,090	
Chicago, Milwaukee & St. Paul R. R. bonds,	36,000	35,480	
Totals . . . . .	\$4,991,800	\$4,526,375	\$3,547,006 61

## Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—			
United States, 4 p. c., reg. . . . .	\$513,472 60	\$500,000 00	\$610,000 00
United States, 3 p. c., reg. . . . .	50,550 00	50,000 00	50,750 00
Virginia, consolidated debt . . . . .	4,500 00	6,600 00	3,300 00
Virginia, deferred debt. . . . .		13,300 00	681 63
MUNICIPAL BONDS—			
N. Y. City, 5 p. c., reg. con. stk. . .	213,875 00	200,000 00	240,000 00
“ County, 6 p. c., reg. con. stk.,	36,805 00	34,000 00	43,860 00
“ City, 6 p. c., reg. con. stk. . .	33,557 50	31,000 00	39,990 00
“ “ 6 p. c., reg. park imp. .	1,623 75	1,500 00	1,950 00
“ “ 6 p. c., reg. dock . . . .	541 25	500 00	645 00
“ “ 7 p. c., reg. b'ty fd. red,	8,613 00	8,700 00	10,527 00
“ “ 7 p. c., reg. acc. debt. .	67,545 16	61,900 00	66,766 00
“ Co., 7 p. c., reg. acc. debt. .	84,601 90	76,400 00	87,378 00
“ City, 3 p. c., reg. armory. . .	250,000 00	250,000 00	250,000 00
Brooklyn City, 7 p. c., reg. pub. pk,	100,500 00	100,000 00	144,000 00
BANK STOCK—			
Bank of Commerce, New York. .	4,460 00	5,000 00	7,250 00
RAILROAD BONDS—			
Central Park, N. & E. River, 7 p. c.,	115,325 00	100,000 00	121,500 00
L. S. & Mich. S., 7 p. c., 2d mort.,	115,677 78	100,000 00	115,000 00
Totals. . . . .	\$1,601,647 94	\$1,538,900 00	\$1,793,597 63



## MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

SPRINGFIELD, MASS.

Commenced Business, August 1, 1851.

E. W. BOND, *President.*JOHN A. HALL, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1883..... \$6,887,965 37

## II. INCOME DURING THE YEAR.

Cash received for premiums without  
deduction for commissions or other  
expenses ..... \$820,914 30

Premium notes, loans, or liens taken in  
part payment for premiums ..... 103,338 32

Premiums paid by dividends, \$111,-  
426.52; by surrendered policies,  
cash, \$20,417.03..... 131,843 55

Total.....\$1,056,096 17

Deduct amount paid to other com-  
panies for reinsurance on policies in  
this Company ..... 7,167 17

Total premium income..... \$1,048,929 00

Interest on mortgage and collateral loans..... 191,515 09

Interest on bonds owned, and dividends on stock... 131,675 56

Interest on premium notes, loans, or liens..... 34,872 73

Discount on claims paid in advance..... 1,617 15

Interest on other debts due the Company..... 1,030 31

Rents..... 60,114 53

Total income..... 1,469,754 37

Total ..... \$8,357,719 74

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$330,142 71	
Premium notes, loans, or liens used in payment of same.....	9,634 96	
Cash paid for matured endowments and additions .....	152,954 89	
Premium notes, loans, or liens used in payment of same .....	10,191 11	
Total amount paid for losses and matured endowments.....		\$502,923 67
Cash paid for surrendered policies.....		42,024 56
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse .....		24,646 78
Cash surrender values applied in payment of premiums, including \$712.82 interest.....		21,129 85
Cash dividends paid to policy-holders and applied in payment of premiums.....		140,557 09
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		66,684 08
Total paid policy-holders.....	\$797,966 03	
Commissions to agents.....		78,369 82
Salaries and traveling expenses of managers of agencies, and general, special, and local agents...		109,065 99
Medical examiners' fees.....		9,524 00
Salaries and other compensation of officers and other office employes.....		36,902 72
Taxes, licenses, fines, and fees.....		17,961 64
Rent.....		9,934 76
Advertising and printing .....		9,427 65
Postage, stationery, express, etc.....		18,391 32
Expenses on real estate obtained by foreclosure, taxes, insurance, repairs, etc .....		50,365 26
Total disbursements.....		\$1,137,909 19
Balance.....		\$7,219,810 55

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate, unencumbered, as per Schedule A.....	\$1,524,239 47
Loans on bond and mortgage (first liens).....	1,903,666 12
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	376,791 00
Loans made in cash to policy-holders, on this Company's policies assigned as collateral .....	138,940 00
Premium notes, loans, or liens on policies in force..	545,468 66
Cost value of bonds and stocks owned absolutely as per Schedule E.....	2,636,805 27

# 116 MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Cash in Company's office.....	}	\$87,910 13
Cash deposited in banks.....		
Bills receivable.....		5,989 90
Total net or ledger assets.....		\$7,219,810 55
Deduct depreciation, to bring same to market value.....		32,463 85
Total assets, less depreciation.....		\$7,187,346 70

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	59,423 14
Interest accrued on bonds and stocks .....	65,980 09
Interest due and accrued on collateral loans, and loans on policies..	14,457 47
Interest due and accrued on premium notes, loans, or liens.....	17,793 60
Rents accrued on Company's property .....	6,410 88
Gross premiums due and unreported on policies in force December 31, 1884.....	\$84,081 45
Gross deferred premiums on policies in force De- cember 31, 1884.....	156,320 84
Total .....	\$240,402 29
Deduct the loading on above gross amount..	38,464 36
Net amount of uncollected and deferred premiums.....	201,937 93
Total assets.....	\$7,553,349 81

## ITEM NOT ADMITTED.

Bills receivable.....	5,989 90
Total assets (less item not admitted).....	\$7,547,359 91

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest...	\$6,964,899 00
Deduct net value of risks of this Company reinsured in other solvent companies.....	34,824 00
Net reinsurance reserve.....	\$6,930,075 00
Claims for death losses due and unpaid.....	\$5,214 00
Claims for matured endowments due and unpaid...	150 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	68,811 00
Claims for death losses and other policy claims resisted by the Company.....	21,000 00
Total policy claims.....	95,175 00
Unpaid dividends of surplus, or other profits due policy-holders....	23,223 65
Premiums paid in advance.....	4,854 02
Liabilities on policy-holders' account.....	\$7,053,327 67
Gross surplus on policy-holders' account.....	494,032 24
Total liabilities.....	\$7,547,359 91

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883 .....	\$562,550 89	
Received during the year.....	103,338 32	
Total .....		\$665,889 21

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$19,826 07	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	24,646 78	
Notes, loans, or liens used in payment of dividends to policy-holders.....	66,684 08	
Notes, loans, or liens redeemed by maker in cash..	5,887 42	
Total reduction of premium note account.....		117,044 35
Balance note assets at the end of the year.....		\$548,844 86

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	9,522	\$23,292,942
Endowment policies .....	3,404	6,607,487
All other policies.....	1,387	2,959,735

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,319	\$4,164,220
Endowment policies.....	884	2,148,550
All other policies .....	10	30,500

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	3	\$8,500
Endowment policies.....	1	1,000
All other policies.....	1	2,000

*Old Policies increased during the year.*

	Number.	Amount.
Endowment policies.....	,...	\$2,515 00
Additions by dividends.....	....	4,798 00
Total number and amount.....	16,531	\$39,222,247 00
Deduct policies ceased to be in force.....	1,796	4,557,140 00
Total policies in force at the end of the year....	14,735	\$34,665,107 00

# 118 MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	154	\$342,262 00
By maturity (end.) .....	132	159,873 00
By expiry (term.) .....	261	600,050 00
By surrender .....	179	392,211 00
By lapse .....	531	1,277,000 00
By change and decrease .....	....	381,244 00
By not taken .....	539	1,404,500 00
Total terminated .....	1,796	\$4,557,140 00

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883 .....	458	\$827,261 00
Number and amount of policies issued during the year ....	71	151,227 00
Totals .....	529	\$978,488 00
Deduct number and amount ceased to be in force ..	47	72,990 00
Total number and amount in force Dec. 31, 1884,	482	\$905,498 00
	Number.	Amount.
Number and amount of losses unpaid of previous year ....	3	\$3,650 00
Number and amount of losses and claims on policies in- curred during the year .....	11	11,410 00
Totals .....	14	\$15,060 00
	Number.	Amount.
Number and amount of losses and claims on policies paid during the year .....	12	\$13,910 00
Premiums collected in cash, \$16,718.34; notes or credits, \$1,880.63; total .....		18,598 97

## Schedule A—Real estate owned by the Company.

In Massachusetts .....	\$656,954 84
Illinois .....	426,350 00
Indiana .....	205,250 00
Iowa .....	46,500 00
Kentucky .....	13,000 00
Missouri .....	67,500 00
Nebraska .....	4,000 00
Washington, D. C. ....	2,500 00
Ohio .....	149,617 14
Colorado .....	5,000 00
Total .....	\$1,576,671 98



Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Springfield Gas Light Co. stock.....	\$1,900	\$2,375	\$1,900 00
Massasoit Paper Manufacturing Co. stock..	1,200	2,040	} 2,000 00
Union Pacific Railway Co. stock.....	1,500	690	
Union Paper Manufacturing Co. stock.....	2,000	2,500	1,500 00
“ “ “ “ “ .....	1,500	1,875	1,500 00
Cocheco National Bank, Dover, N. H., stk.,	3,000	3,000	2,400 00
Hampden Paint and Chemical Co. stock ..	5,100	9,350	7,000 00
N. Y., N. H. & Hartford R. R. Co. stock..	500	875	700 00
Union Paper Manufacturing Co. stock.....	4,000	5,000	2,700 00
Westfield Gas Light Co. stock.....	1,000	1,000	} 3,400 00
Springfield Gas Light Co. stock.....	2,000	2,500	
Third Nat. Bank, Springfield, Mass., stock,	400	700	
Valley Paper Co., Holyoke, Mass., stock..	6,000	9,000	6,000 00
Hampden Glazed Paper & Card Co. stock,	14,000	17,500	5,145 00
Springfield Printing Co. stock.....	10,000	2,500	} 10,000 00
“ “ “ bonds .....	10,000	10,000	
John Hancock Nat. B'k, Springf'd, Mass., stk.,	500	625	} 2,500 00
Pyncheon “ “ “ “	1,300	2,340	
Leicester “ Leicester, “ “	800	1,000	
Streater G. Lt. & Coke Co., Streater, Ill., bds.,	3,000	3,300	2,700 00
N. Y., N. H. & Hartford R. R. Co. stock,	2,500	4,375	2,000 00
Valley Paper Co., Holyoke, Mass., stock..	10,000	15,000	10,000 00
Cocheco National Bank, Dover, N. H., stock,	10,000	10,000	10,000 00
Leadville Water Co., Colorado, bonds.....	15,000	15,750	14,250 00
Union Paper Manufacturing Co. stock.....	20,000	25,000	20,000 00
Springfield Fire & Marine Ins. Co. stock...	2,500	4,125	3,000 00
Douglass County, Wis., bonds.....	21,000	23,100	20,000 00
Hotel furniture and two good names, Lewis			
Co., Ia.....	....	5,000	2,500 00
Drovers National Bank, Chicago, Ill., stock,	5,000	5,500	5 000 00
Boston & Albany R. R. Co. stock.....	1,000	1,695	1,000 00
Lackawanna & Pittsburgh R. R. Co. bonds,	100,000	40,000	} 70,000 00
Columbus & Eastern R. R. Co. bonds ....	40,000	16,000	
Union Paper Manufacturing Co. stock.....	39,500	49,375	
Del Norte Land & Canal Co. bonds.....	30,000	33,000	30,000 00
N. Y., N. H. & Hartford R. R. Co. stock..	1,000	1,750	330 00
Leadville Water Co., Colorado, bonds.....	7,500	7,875	6,000 00
Boston & Albany R. R. Co. stock.....	20,000	33,900	30,000 00
“ “ “ “ “ .....	9,000	15,255	4,500 00
Revere Water Co. bonds.....	25,000	25,000	20,000 00
Tribune Co., Chicago, stock.....	10,000	50,000	30,000 00
Quincy Water Co., Mass., stock.....	10,000	10,200	} 15,000 00
Chicopee Water Co., Mass., stock.....	12,000	15,000	
Holyoke Paper Co., Holyoke, stock.....	4,000	12,000	1,000 00
Capital Gas Light Co., Austin, Tex., bds...	10,000	5,000	} 15,000 00
“ “ “ “ “ stk...	10,000	1,000	
St. Joseph Water Co., Missouri, stock.....	50,000	35,000	



## 120      MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

	Par Value.	Market Value.	Amt. Loaned.
Southern Central R. R. Co., N. Y., bonds..	\$5,200	\$4,680	\$17,766 00
Greenwood County, Kansas, bonds .....	5,000	5,250	
Union Pacific Railway Co. stock.....	20,000	9,200	
Totals .....	\$564,900	\$557,200	\$376,791 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 4½ p. c., reg., 1891,	\$100,000 00	\$100,000 00	\$113,125 00
MUNICIPAL BONDS—			
C. Bluffs City Water Wks. Co., Ia.,	30,000 00	30,000 00	30,000 00
National Water Works Co., N. Y..	97,500 00	100,000 00	107,000 00
The St. Joseph Water Co., Mo....	100,000 00	100,000 00	105,000 00
City Wat. Wks. Co., Omaha, Neb.,	75,000 00	75,000 00	79,500 00
Hornellsville Water Co., N. Y....	24,375 00	25,000 00	25,750 00
The Knoxville Water Wks., Tenn.,	25,000 00	25,000 00	25,750 00
Ft. Leavenworth Wat. Co., Kan..	50,000 00	50,000 00	51,500 00
Leadville Water Co., Col.....	14,625 00	15,000 00	15,750 00
The Quincy Water Co., Mass.....	48,750 00	50,000 00	51,000 00
City of Burlingame, Kan.....	4,000 00	4,000 00	4,400 00
City of Cleveland, Ohio.....	25,000 00	25,000 00	29,250 00
Wallingford Gas Light Co., Conn.,	19,500 00	20,000 00	21,000 00
White County, Ill.....	11,550 00	12,000 00	12,960 00
Cass                   “ .....	17,100 00	19,000 00	19,950 00
Kankakee           “ .....	30,000 00	30,000 00	32,400 00
Warren             “ .....	20,900 00	22,000 00	24,200 00
Gallatin           “ .....	24,750 00	25,000 00	27,000 00
Greenwood County, Kan.....	20,000 00	20,000 00	21,000 00
Town of Monmouth, Ill.....	24,375 00	25,000 00	26,750 00
Town of Kankakee, Ill.....	11,000 00	11,000 00	11,880 00
Town of Edwardsville, Ill.....	11,700 00	12,000 00	12,840 00
Town of Douglass, Ill.....	32,000 00	32,000 00	33,920 00
Silverton Water Works Co., Col..	26,600 00	28,000 00	26,600 00
Duluth Gas and Water Co., Minn.,	20,000 00	20,000 00	21,000 00
North Poudre Land, Canal and Reservoir Co., Col.....	25,000 00	25,000 00	25,000 00
Paulding County, Ohio.....	21,000 00	21,000 00	21,630 00
City of Fairfield, Ia., water bonds,	17,575 00	19,000 00	19,000 00
Mt. Pleasant Water Co., N. Y....	9,250 00	10,000 00	9,800 00
Galesburg Water Co., Ill.....	21,275 00	23,000 00	22,655 00
BANK STOCKS—			
Agawam National, Springfield....	515 00	500 00	650 00
Pyncheon           “           “ .....	1,975 00	2,000 00	3,600 00
First               “           “ .....	13,850 00	12,400 00	20,460 00
Second           “           “ .....	9,930 00	8,100 00	14,580 00
Chicopee          “           “ .....	5,120 00	3,500 00	5,862 50
John Hancock National, Springfield,	1,924 00	1,700 00	2,125 00
City               “           “ .....	10,000 00	10,000 00	13,000 00

		Cost Value.	Par Value.	Market Value.
First	National, Chicopee..	\$2,586 00	\$2,400 00	\$4,056 00
"	" Northamp'n	3,455 50	3,400 00	4,420 00
Metropolitan	" New York,	5,454 50	3,800 00	950 00
Elliott	" Boston....	1,522 50	1,500 00	1,770 00
Webster	" " ....	2,625 00	2,500 00	2,550 00
Merchants	" " ....	1,844 57	1,500 00	1,995 00
Nat. Bank of Commerce,	" ....	3,500 00	3,500 00	3,990 00
Franklin County Nat.,	Greenfield,	9,506 00	9,800 00	10,976 00
St. Paul National,	St. Paul, Minn.,	10,000 00	10,000 00	11,000 00
RAILROAD STOCKS—				
	Boston & Albany.....	100,194 71	80,000 00	135,600 00
	New York, New Haven & Hartford,	15,324 50	10,000 00	17,500 00
	New York Central & Hudson River,	160,237 50	130,000 00	111,962 50
	Union Pacific.....	131,650 00	140,000 00	64,400 00
	Lake Shore & Michigan Southern,	140,150 00	130,000 00	80,112 50
	Albany & Susquehannah.....	63,112 50	50,000 00	65,000 00
	Chicago, Rock Island & Pacific...	8,925 00	20,000 00	21,000 00
	Chicago, Burlington & Quincy....	55,157 83	45,100 00	51,921 37
	Connecticut River.....	51,940 00	31,600 00	51,192 00
	Buffalo, New York & Philadelphia,	975 00	5,850 00	702 00
	Chicago & Northwestern pfd.....	26,550 00	20,000 00	23,900 00
	" " com....	53,262 50	50,000 00	42,062 50
RAILROAD BONDS—				
	St. Louis, Alton & Terre Haute...	30,026 25	31,500 00	35,280 00
	Kansas Pacific.....	24,823 49	26,000 00	27,365 00
	Ind., Bloom. & Western pfd.....	25,000 00	25,000 00	29,250 00
	" " " 1st mort., }	82,411 25	40,000 00	30,200 00
	" " " 2d " }		65,000 00	38,350 00
	" " " income ..	1,440 00	10,000 00	1,500 00
	Central Iowa R'y Co. bds. and stk.,	30,000 00	30,000 00	25,920 00
	" " " .....	50,000 00	50,000 00	50,250 00
	Railroad Equipment Co., N. Y....	62,000 00	62,000 00	62,000 00
	Ohio & West Virginia .....	30,000 00	30,000 00	33,000 00
	Southern Central, New York.....	45,750 00	51,600 00	46,440 00
	Ohio Southern .....		60,000 00	49,800 00
	" " " income .....	53,500 00	10,000 00	2,200 00
	Oregon Short Line.....	11,802 50	14,000 00	12,250 00
	Denver, South Park & Pacific....	29,500 00	30,000 00	24,300 00
	St. Louis, Hannibal & Keokuk....	10,000 00	10,000 00	8,000 00
	Lebanon Springs .....	48,000 00	50,000 00	50,000 00
	St. Johnsbury & Lake Champlain..	30,000 00	30,000 00	33,000 00
	Buffalo, New York & Philadelphia,	24,650 00	27,000 00	20,250 00
	Florida Central & Western.....	16,666 67	25,000 00	21,250 00
	Des Moines, Osceola & Southern..	25,000 00	25,000 00	27,000 00
	East Tenn., Va. & Ga. car trusts..	41,125 00	50,000 00	47,500 00
	Indianapolis, Decatur & Springfield,	14,935 00	15,000 00	15,675 00
MISCELLANEOUS—				
	Western Union Telegraph stock..	101,062 50	130,000 00	70,200 00
Totals.....		\$2,636,805 27	\$2,659,250 00	\$2,555,927 37

## METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, June, 1867.

JOSEPH F. KNAPP, *President.*JOHN R. HEGEMAN, *V. P. and Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash .....	\$500,000 00	
Amount of net or ledger assets December 31, 1883.....		\$1,955,605 39

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$2,797,417 68	
Premium notes, loans, or liens taken in part payment for premiums.....	14,547 72	
Total.....	\$2,811,965 40	
Deduct amount paid to other companies for reinsurance on policies in this Company.....	149 90	
Total premium income.....	\$2,811,815 50	
Interest on mortgage loans.....	41,178 90	
Interest on bonds owned, and dividends on stock..	23,205 00	
Interest on premium notes, loans, or liens.....	5,699 92	
Interest on other debts due the Company.....	7,135 41	
Rents for use of Company's property.....	26,903 13	
Total income.....		2,915,937 86
Total .....		\$4,871,543 25

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$967,921	88
Premium notes, loans, or liens used in payment of same.....	2,667	79
Cash paid for matured endowments and additions.....	5,517	23
Premium notes, loans, or liens used in payment of same.....	801	77
Total amount actually paid for losses and matured endowments.....	\$976,908	67
Cash paid for surrendered policies .....	139,585	94
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse.....	12,335	10
Cash dividends paid policy-holders.....	80,214	44
Premium notes, loans, or liens used in payment of dividends paid to policy-holders.....	12,183	91
Total paid policy-holders....	\$1,221,228	06
Dividends to stockholders.....	33,936	30
* Commissions to agents.....	515,068	49
Salaries of superintendents and assistant superintendents in the acquisition of net gain of industrial policies in 1884.....	377,170	41
Medical examiners' fees.....	39,920	75
Salaries and other compensation of officers and other office employees.....	108,980	59
Taxes, licenses, fines, and fees.....	28,086	79
Rent.....	38,096	08
† Commuting commissions.....	273,596	16
Advertising, printing, stationery, express, law, and incidental expenses.....	64,310	25
Sundry expenses in opening new and maintaining established agencies connected with the industrial department in 17 States.....	73,589	61
Total disbursements.....	\$2,773,983	49
Balance .....	\$2,097,559	76

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered as per Schedule A.....	\$355,541	88
Loans on bond and mortgage (first liens).....	869,350	00
Loans secured by pledge of bonds, stocks, or other marketable collaterals as per Schedule C.....	120,000	00
Premium notes, loans, or liens on policies in force..	160,771	43

\* Including commission for collecting the weekly premiums on 670,999 Industrial Policies.

† On net gains of 144,957 Industrial Policies.

Cost value of bonds and stocks owned absolutely, as per Schedule E.....	\$551,898 12	
Cash in Company's office.....	22,358 86	}
Cash deposited in banks.....		
Furniture, fixtures, and safes.....	17,639 47	
Total net or ledger assets.....		\$2,097,559 76

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....		9,081 55
Interest due and accrued on bonds and stock.....		2,500 00
Interest due and accrued on collateral loans.....		994 17
Rents due and accrued on Company's property or leases.....		4,579 31
Market value of real estate over cost, as per Schedule A.....		41,958 12
Market value of bonds and stocks over cost, as per Schedule E. ...		39,281 88
Gross premiums due and unreported on policies in force December 31, 1884.....	\$110,246 47	
*Gross deferred premiums on policies in force De- cember 31, 1884.....	46,862 97	
Total .....	\$157,109 44	
Deduct the loading on above gross amount.....	31,421 89	
Net amount of uncollected and deferred premiums.....		125,687 55
Total assets.....		\$2,321,642 34

## ITEM NOT ADMITTED.

Furniture, fixtures, and safes.....	17,639 47
Total assets (less item not admitted).....	\$2,304,002 87

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. interest.....	1,783,435 00
Total policy claims.....	34,267 00
Dividends due policy-holders .....	1,926 02
Premiums paid in advance.....	3,192 60
Amount of any other liability of the Company .....	6,865 00
Liabilities on policy-holders' account.....	\$1,829,685 62
Gross surplus, including capital, on policy-holders' account..	474,317 25
Total liabilities.....	\$2,304,002 87

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and loans on hand Dec. 31, 1883..	\$174,212 28
Received during the year.....	14,547 72
Total .....	188,760 00

\* No credit taken for deferred premiums on Industrial Policies.



*Deductions during the year.*

Notes and loans used in payment of losses and claims .....	\$3,469 56	
Notes and loans used in purchase of surrendered policies, and void by lapse.....	12,335 10	
Notes, loans, or liens used in payment of dividends to policy-holders.....	12,183 91	
Total reduction of premium note account.....		\$27,988 57
Balance note assets at the end of the year.....		\$160,771 43

## VII. EXHIBIT OF POLICIES.

*Policies in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	4,832	\$6,727,402
Endowment policies.....	128	98,700
All other policies except industrial.....	46	62,680
Industrial policies.....	526,042	56,536,325

*New policies issued and Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	218	\$212,160
Endowment policies.....	7	9,604
All other policies.....	17	17,528
Industrial policies.....	534,126	59,505,421
Total number and amount.....	1,065,416	\$123,169,820
Deduct policies ceased to be in force.....	389,969	45,511,400
Total policies in force at the end of the year...	675,447	\$77,658,420

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	10,955	\$970,372
By maturity (end.).....	12	6,319
By surrender .....	494	1,033,513
By lapse .....	378,490	43,479,670
By change and decrease.....	7	10,000
By not taken.....	11	11,526
Total terminated.....	389,969	\$45,511,400

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	122	\$300,981 06
Number and amount of policies issued during the year....		None.
Totals .....	122	\$300,981 00
Deduct number and amount ceased to be in force..	35	101,700 00
Total number and amount in force Dec. 31, 1884,	87	\$199,281 00



	Number.	Amount.
Industrial policies in force.....	14,694	\$1,575,954 00
Number and amount claims unpaid December 31, 1883...	1	1,000 00
Number and amount of losses and claims on policies incurred during the year.....	290	25,827 98
Totals .....	291	\$26,827 98
Number and amount of losses and claims on policies paid during the year.....	291	26,827 98
Premiums collected.....		61,483 22

**Schedule A—Real estate owned by the Company.**

In New York City.....	\$300,000 00
Brooklyn .....	97,500 00
Total .....	\$397,500 00

**Schedule C—Loans on Collateral.**

	Par Value.	Market Value.	Amt. Loaned.
C., Mil. & St. Paul R. R. 1st mort. bds....	\$36,000	\$39,600 00	\$35,500 00
N. Y., C. & St. Louis R. R. 1st mort. bds.,	20,000	18,600 00	17,000 00
Del. & Hud. Canal Co.'s 1st mort. bonds..	26,000	30,517 50	27,000 00
Long Island Trust Co., Brooklyn, N. Y. ...	6,000	6,360 00	5,500 00
Erie R. R. con. 1st mort. bonds.....	20,000	23,950 00	22,500 00
Shoe & Leather Nat. Bank stock, N. Y. ....	2,800	3,920 00	3,500 00
St. Paul, Minn. & Man. R.R. 1st mort. bds.,	10,000	11,000 00	9,000 00
Totals .....	\$120,800	\$133,947 50	\$120,000 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
<b>UNITED STATES BONDS—</b>			
United States 4½ p. c. ....	\$109,032 60	\$100,000 00	\$113,250 00
“ 4 p. c. ....	60,469 82	60,000 00	73,800 00
“ 6 p. c. ....	23,785 61	22,000 00	29,040 00
<b>MUNICIPAL BONDS—</b>			
Brooklyn, N. Y., bridge, 6 p. c. ...	22,483 74	21,000 00	27,720 00
Rochester, N. Y., city, 7 p. c. ...	38,409 15	38,000 00	51,300 00
Lockport, N. Y., city, 7 p. c. ....	27,191 78	25,000 00	32,500 00
Brooklyn, N. Y., water, 7 p. c. ....	31,452 82	25,000 00	35,000 00
Peekskill, N. Y., water, 7 p. c. ....	25,872 60	25,000 00	33,750 00
<b>RAILROAD BONDS—</b>			
C., M. & St. Paul R.R. 1st mort. 6p.c.,	32,887 50	30,000 00	33,000 00
N. Y., W. S. & Buff. R.R. 1st m. 5 p. c.,	40,187 50	50,000 00	20,000 00
C., C., C. & I. R. R. 1st m. 7 p. c.,	33,965 00	29,000 00	35,670 00
C., St. P., Minn. & O. R. R. 1st m. 6 p. c.,	33,450 00	30,000 00	33,600 00
Buff., N. Y. & Phila. R. R. 1st m. 6 p. c.,	50,000 00	50,000 00	50,000 00
Albany & Susque. R. R. 1st m. 6 p. c.,	22,710 00	20,000 00	22,550 00
Totals.....	\$551,898 12	\$525,000 00	\$591,180 00

## MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April, 1845.

AMZI DODD, *President.*EDWARD L. DOBBINS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1883..... \$35,712,579 47

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$2,705,863 52	
Premium notes, loans, or liens used in part payment for premiums.....	416,170 12	
Premiums paid by dividends and surrendered policies.....	1,196,855 12	
Cash received for annuities.....	29,076 74	
Total premium income.....	\$4,347,965 50	
Interest on mortgage loans.....	540,194 32	
Interest on bonds owned, and dividends on stock...	539,834 89	
Interest on premium notes, loans, or liens.....	238,460 89	
Interest on other debts due the Company.....	402,630 90	
Discount on claims paid in advance.....	2,195 84	
Rents for use of company's property.....	52,202 50	
Balance of profit and loss account.....	3,698 36	
Total income.....		6,127,183 20
Total .....		\$41,839,762 67

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.....	\$2,067,737	96
Premium notes, loans, or liens used in payment of same.....	101,534	80
Cash paid for matured endowments and additions.....	194,035	96
Premium notes, loans, or liens used in payment of same.....	7,165	35
Total amount actually paid for losses and matured endowments.....	\$2,370,474	07
Cash paid to annuitants.....	11,735	71
Cash paid for surrendered policies.....	299,535	64
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse.....	130,114	80
Cash surrender values, including reconverted addi- tions, applied in payment of premiums.....	245,597	09
Cash dividends paid to policy-holders and applied in payment of premiums.....	1,038,824	96
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	22,682	24
Total paid policy-holders.....	\$4,118,964	51
Commissions to agents and agency expenses.....	393,777	35
Medical examiners' fees.....	30,181	30
Salaries and other compensation of officers and other office employees.....	113,054	00
Taxes, licenses, fines and fees.....	141,921	12
Advertising, law, and miscellaneous expenses.....	70,742	88
Total disbursements.....	\$4,868,641	16
Balance.....	\$36,971,121	51

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$200,000	00
Ledger value of real estate purchased on foreclosure,	1,949,596	87
Loans on bond and mortgage (first liens).....	13,184,135	28
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	6,890,000	00
Loans made in cash to policy-holders, on this Com- pany's policies assigned as collateral.....	310,336	94
Premium notes, loans, or liens on policies in force..	4,136,977	45
Ledger value of bonds and stocks owned absolutely, as per Schedule E.....	8,812,995	09
Cash in Company's office.....	87,517	90
Cash deposited in banks.....	1,330,197	36
Agents' ledger balances and cash obligations.....	7,923	12
Premiums in transit, since received.....	61,441	50
Total net or ledger assets.....	\$36,971,121	51

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	\$219,341 20
Interest due and accrued on bonds and stocks.....	200,570 43
Interest accrued on collateral loans .....	8,534 26
Interest accrued on premium notes, loans, or liens.....	113,766 88
Market value of bonds and stocks over ledger value, as per Schedule E,	852,897 67
Gross premiums due and unreported on policies in force December 31, 1884.....	\$79,285 53
Gross deferred premiums on policies in force De- cember 31, 1884.....	232,073 68
Total .....	\$311,359 21
Deduct the loading on above gross amount.....	62,271 84
Net amount of uncollected and deferred premiums.....	249,087 37
Total assets.....	\$38,615,319 32

## ITEM NOT ADMITTED.

Agents' balances and cash obligations.....	7,923 12
Total assets (less items not admitted).....	\$38,607,396 20

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. interest.....	\$35,050,289 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due, \$183,953 77	
Claims for death losses and other policy claims resisted by the Company.....	49,400 00
Total policy claims.....	233,353 77
Unpaid dividends of surplus, or other profits due policy-holders.....	176,305 40
Premiums paid in advance.....	8,010 53
Liabilities on policy-holders' account.....	\$35,467,958 70
Gross surplus on policy-holders' account.....	3,139,437 50
Total liabilities.....	\$38,607,396 20

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883.....	\$4,023,424 94
Received during the year.....	416,170 12
Total.....	\$4,439,595 06

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$108,700 15	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse .....	130,114 80	
Notes, loans, or liens used in payment of dividends to policy-holders .....	22,682 24	
Notes, loans, or liens redeemed by maker in cash ..	41,120 42	
Total reduction of premium note account .....		\$302,617 61
Balance note assets at the end of the year .....		\$4,136,977 45

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies .....	41,721	\$115,091,748
Endowment policies .....	5,892	13,834,920
All other policies .....	1,565	4,372,100

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies .....	2,484	\$6,641,005
Endowment policies .....	1,910	4,732,792
All other policies .....	841	2,182,000

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies .....	23	\$51,160
Endowment policies .....	5	19,200

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies .....	3	\$11,567
Endowment policies .....	12	35,584

*Reversionary additions by dividends.*

	Number.	Amount.
Whole life policies .....	....	\$3,495
Endowment policies .....	....	1,581
Total number and amount .....	54,456	\$146,977,152
Deduct policies ceased to be in force .....	4,095	11,133,609
* Total policies in force at end of the year ....	50,361	\$135,843,534

\*Annuity Bonds in force, not included, 38, for \$14,998.43.

*Deductions during the year.*

	Number.	Amount.
By death .....	708	\$2,130,255
By maturity (end.) .....	104	196,539
By expiry (term.) .....	324	816,500
By surrender .....	1,651	4,763,865
By lapse .....	849	2,108,700
By not taken .....	459	1,117,750
Total terminated .....	4,095	\$11,133,609

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1883 .....	1,292	\$2,646,588
Number and amount of policies issued during the year ....	120	245,780
Totals .....	1,412	\$2,892,368
Deduct number and amount ceased to be in force ..	90	166,450
Total number and amount in force Dec. 31, 1884,	1,322	\$2,725,918

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1883 .....	....	\$10,000 00
Number and amount of losses and claims on policies incurred during the year .....	....	54,683 00
Totals .....	....	\$64,683 00

Number and amount of losses and claims on policies paid during the year .....	....	\$61,683 00
Premiums collected .....	....	62,906 55

**Schedule A—Real estate owned by the Company.**

In Newark, N. J., Company's office .....	\$200,000 00
Elsewhere in New Jersey .....	1,947,326 69
In New York .....	2,270 18
Total .....	\$2,149,596 87



Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
United States reg. 4 p. c. bonds.....	\$500,000	\$609,375	\$500,000 00
“ “ 4 p. c. bonds.....	250,000	304,687	250,000 00
“ coup. 4 p. c. bonds.....	250,000	307,187	285,000 00
“ “ 4 p. c. bonds.....	250,000	307,187	285,000 00
“ “ 4 p. c. bonds.....	250,000	307,187	285,000 00
“ “ 4 p. c. bonds.....	250,000	307,187	285,000 00
“ reg. 4 p. c. bonds.....	100,000	121,875	100,000 00
“ “ 4 p. c. bonds.....	100,000	121,875	100,000 00
“ “ 4 p. c. bonds.....	100,000	121,875	100,000 00
“ coup. 4 p. c. bonds.....	25,000	30,718	315,000 00
“ reg. 4 p. c. bonds.....	144,000	175,500	
“ cur. 6 p. c. bonds.....	100,000	125,000	200,000 00
“ coup. 4 p. c. bonds.....	66,000	81,097	
“ reg. 4 p. c. bonds.....	100,000	121,875	30,000 00
“ “ 4½ p. c. bonds.....	10,000	11,313	
“ “ 4 p. c. bonds.....	30,000	36,562	500,000 00
Chicago, Rock Island & Pacific R. R. stk.,	10,000	10,500	
Lake Shore & Mich. Southern R. R. bonds,	515,000	587,175	500,000 00
Lake Shore & Mich. Southern R. R. stock,	100,000	61,500	
Chicago & Northwestern pref. R. R. stock,	100,000	119,250	600,000 00
New York & Harlem pref. R. R. stock...	135,000	270,000	
Lake Shore & Mich. Southern R. R. bonds,	140,000	159,600	200,000 00
Central Pacific R. R. stock.....	450,000	153,000	
Southern Pacific of California R. R. bonds..	400,000	384,000	200,000 00
Gal., Harrisburg & San Antonio R. R. bds.,	130,000	119,600	
Texas & N. Orleans, Sabine Div., R. R. bds.,	20,000	16,000	200,000 00
Atlantic & Pacific R. R. bonds.....	150,000	118,500	
New York & Harlem pref. R. R. stock....	100,000	200,000	200,000 00
New York Central R. R. stock.....	30,000	25,725	
Lake Shore & Mich. Southern R. R. bds..	25,000	28,500	200,000 00
New York & Harlem pref. R. R. stock....	50,000	100,000	
Chicago & Northwestern pref. R. R. stock,	100,000	119,250	200,000 00
Chicago & Alton R. R. stock.....	20,000	25,200	
New York & Harlem pref. R. R. stock....	120,000	240,000	200,000 00
New York & Harlem pref. R. R. stock....	50,000	100,000	
Chicago & Northwestern pref. R. R. stock,	100,000	119,250	100,000 00
Lake Shore & Mich. Southern R. R. stock,	40,000	24,600	
Chicago & Alton R. R. bonds .....	2,000	2,350	150,000 00
New York & Harlem pref. R. R. stock....	50,000	100,000	
Chicago & Northwestern pref. R. R. stock,	20,000	23,850	150,000 00
Chicago & Northwestern pref. R. R. stock,	100,000	119,250	
St. Paul, Minn. & Manitoba R. R. stock..	4,000	3,160	150,000 00
Lake Shore & Mich. Southern R. R. bonds,	50,000	57,000	
Lake Shore & Mich. Southern R. R. bonds,	150,000	178,000	150,000 00
Mich. Southern & Northern Ind. R. R. bds.,	3,000	3,060	

	Par Value.	Market Value.	Amt. Loaned.
Chicago & Northwestern pref. R. R. stock,	\$30,000	\$35,775	\$100,000 00
Chicago, Rock Island & Pacific R. R. stk.,	20,000	21,000	
Pullman Palace Car Co. stock.....	50,000	52,500	
Western Union Telegraph Co. stock.....	10,000	5,400	
Morris & Essex R. R. stock.....	5,000	5,750	100,000 00
Lake Shore & Mich. Southern R. R. stock,	30,000	18,450	
Lake Shore & Mich. Southern R. R. bonds,	50,000	57,000	
Michigan Central R. R. bonds.....	45,000	45,000	
Pullman Palace Car Co. stock.....	80,000	84,000	100,000 00
Morris & Essex R. R. bonds.....	23,000	28,060	
Metropolitan Elevated R. R. bonds.....	10,000	10,800	
United Railroads of New Jersey stock....	100,000	196,000	
Chicago, Mil. & St. Paul pref. R. R. stock,	105,000	107,625	100,000 00
American Express Co. stock.....	10,000	8,000	
American Cable Telegraph Co. stock.....	10,000	5,275	
New York & Harlem pref. R. R. stock....	10,000	20,000	
Michigan Central R. R. bonds.....	100,000	100,000	100,000 00
Third Avenue, N. Y., Horse R. R. bonds..	2,000	2,200	
Pullman Palace Car Co. stock.....	100,000	105,000	
Chicago, Mil. & St. Paul pref. R. R. stock,	30,000	30,750	
Chicago, Mil. & St. Paul com. R. R. stock,	20,000	14,200	50,000 00
Western Union Telegraph Co. stock.....	30,000	16,200	
Chicago, Rock Island & Pacific R. R. stock,	40,000	42,000	
Illinois Central R. R. stock.....	10,000	11,700	
Chicago, Mil. & St. Paul pref. R. R. stk....	10,000	10,250	100,000 00
American Cable Telegraph Co. stock.....	60,000	31,650	
Equitable Gas Co. stock.....	20,000	18,000	
Morris & Essex R. R. bonds.....	20,000	24,400	
West Shore & Ontario Terminal Co. bonds,	425,000	297,500	255,000 00
“ “ “ “ “	250,000	175,000	150,000 00
“ “ “ “ “	200,000	140,000	120,000 00
Totals .....	\$7,594,000	\$8,278,305	\$6,890,000 00

**Schedule E—Stocks and Bonds owned by the Company.**

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 3 p. c.....	\$210,000 00	\$210,000 00
COUNTY AND MUNICIPAL BONDS—		
Essex County, N. J., 7 p. c.....	1,153,500 00	1,464,050 00
“ “ “ 5 p. c.....	75,000 00	80,950 00
“ “ “ 4½ p. c.....	90,000 00	91,800 00
“ “ “ 4 p. c.....	30,000 00	30,000 00
Union “ “ 6 p. c.....	85,000 00	87,450 00
Buchanan County, Mo., 5 p. c.....	494,400 00	494,400 00
Woodbury County, Ia., 6 p. c.....	115,000 00	115,000 00
Randolph County, Ind, 5½ p. c.....	34,500 00	34,500 00
Tippecanoe County, Ind., 5 p. c.....	35,000 00	35,000 00

	Par Value.	Market Value.
City of Toledo, Ohio, 8 p. c.....	\$173,000 00	\$212,790 00
“ Lafayette, Ind., 8 p. c.....	160,000 00	198,400 00
“ Erie, Pa., 7 p. c.....	152,000 00	173,280 00
“ Sandusky, Ohio, 7 p. c.....	100,000 00	110,000 00
“ Cleveland, Ohio, 7 p. c.....	400,000 00	458,000 00
“ South Bend, Ind., 5 p. c.....	153,000 00	153,000 00
“ Springfield, Ills., 5 p. c.....	114,300 00	114,300 00
“ Saginaw, Mich., 5 p. c.....	100,000 00	100,000 00
“ Newark, N. J., 7 p. c.....	2,475,000 00	2,768,000 00
“ “ “ 5 p. c.....	90,000 00	90,000 00
“ Orange, “ 7 p. c.....	60,000 00	73,900 00
“ New Brunswick, N. J., 7 p. c.....	14,000 00	15,120 00
“ Elizabeth, “ 7 p. c.....	941,187 52	470,593 76
“ Rahway, “ 2 p. c.....	49,401 33	37,051 00
Township of Montclair, “ 5 p. c.....	325,000 00	325,000 00
“ Milburn, “ 6 p. c.....	800 00	828 00
“ West Orange, N. J., 7 p. c.....	135,500 00	170,100 00
Temporary Tax Loan, Elizabeth, N. J., 6 p. c...	45,000 00	45,000 00
RAILROAD BONDS—		
First mort. bonds Newark & N. Y., 7 p. c., (full issue \$600,000).....	573,000 00	607,380 00
Receiver's certificates, Central R. R. of N. J., 6 p. c., (first liens).....	800,000 00	800,000 00
MISCELLANEOUS—		
Mortgage bonds Lehigh & Wilkesbarre Coal Co., 6 p. c.....	100,000 00	100,000 00
Totals .....	\$9,283,588 85	\$9,665,892 76
Deduct for dep. on Elizabeth bds. 50 p. c....	470,593 76	.....
Total ledger and market values.....	\$8,812,995 09	\$9,665,892 76

## MUTUAL LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, February 1, 1843.

F. S. WINSTON, *President.*ISAAC F. LLOYD, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1883..... \$94,972,108 86

## II. INCOME DURING THE YEAR.

Cash received for premiums without  
deduction for commissions or other

expenses .....\$13,838,203 27

Cash received for annuities..... 12,055 16

Total premium income..... \$13,850,258 43

Interest on mortgage loans..... 2,617,605 88

Interest on bonds owned and dividends on stock.. 1,699,880 21

Interest on other debts due the Company..... 673,349 97

Rents for use of Company's property..... 254,223 92

Total income ..... 19,095,318 41

Total .....\$114,067,427 27

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...\$5,226,820 83

Cash paid for matured endowments

and additions ..... 2,490,454 99

Total amount actually paid for

losses and matured endowments..... \$7,717,275 82

Cash paid to annuitants..... 26,926 08

Cash paid for surrendered policies and additions... 3,037,696 17

Cash dividends paid to policy-holders..... 3,141,164 12

Total paid policy-holders...\$13,923,062 19

Commissions to agents.....	\$907,846 19
Salaries and expenses of law department.....	83,145 13
Medical examiners' fees and expenses.....	89,293 40
Salaries and other compensation of officers and other office employes, not including law or medical departments.....	310,907 53
State and local taxes in State where organized, taxes, licenses, fines, and fees in other States.....	223,169 61
Rent.....	57,114 00
Premium charged off on securities purchased.....	1,131,172 33
Advertising.....	73,258 42
Exchange and postage, printing, stationery, and sundry other expenses.....	258,545 39
Total disbursements.....	<u>\$17,057,514 19</u>
Balance .....	\$97,009,913 08

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Present value of real estate unencumbered, as per Schedule A.....	\$10,282,693 04
Loans on bond and mortgage (first liens).....	46,978,527 96
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	6,898,387 50
Par value of bonds and stocks owned absolutely, as per Schedule E.....	30,160,805 00
Cash in Company's office, and deposited in banks..	2,644,988 54
Bills receivable, suspense account.....	37,314 14
Agents' ledger balances.....	7,196 90
Total net or ledger assets, less depreciation.....	<u>\$97,009,913 08</u>

## OTHER ASSETS.

Interest due and accrued on loans.....	1,262,418 54
Market value of bonds and stocks over par, as per Schedule E.....	4,362,017 00
Gross premiums due and unreported on policies in force December 31, 1884.....	\$138,714 51
Gross deferred premiums on policies in force Decem- ber 31, 1884 .....	1,103,115 38
Total .....	<u>\$1,241,829 89</u>
Deduct the loading on above gross amount..	248,365 98
Net amount of uncollected and deferred premiums.....	<u>993,463 91</u>
Total assets.....	<u>\$103,627,812 53</u>

## ITEMS NOT ADMITTED.

Agents' balances.....	\$7,196 90	
Bills receivable, suspense account.....	37,314 14	
Total .....		\$44,511 04
Total assets (less items not admitted).....	\$103,583,301 49	

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest.....	\$96,626,188 00	
Claims for death losses due and unpaid.....	\$54,722 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	807,665 00	
Claims for death losses and other policy claims resisted by the Company or awaiting further proof..	138,578 00	
Total policy claims.....		1,000,965 00
Premiums paid in advance.....		27,477 36
Amount of any other liability of the Company.....		31,110 00
Liabilities on policy-holders' account.....	\$97,685,740 36	
Gross surplus on policy-holders' account.....	5,897,561 13	
Total liabilities.....	\$103,583,301 49	

## VI. PREMIUM NOTE ACCOUNT.

No premium notes.

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force December 31, 1883.*

	Number.	Amount.
Policies in force .....	110,990	\$316,753,404
Additions in force.....	....	26,192,628
Total in force, December 31, 1883.....	110,990	\$342,946,032

*Risks assumed.*

	Number.	Amount.
Policies issued during the year.....	10,620	\$27,702,335
Policies restored during the year.....	574	1,621,680
Additions credited.....	....	5,351,974
Totals .....	11,194	\$34,675,989



*Risks terminated.*

	Number.	Amount.
By death .....	1,432	\$4,331,231
By maturity .....	940	2,192,050
By surrender .....	1,245	4,312,660
By lapse .....	2,505	6,345,835
By decrease .....	....	207,216
By not taken .....	1,258	3,370,110
Additions terminated by death, maturity, surrender, and lapse .....	....	5,073,634
Totals .....	7,380	\$25,832,736

*Policies and Additions in force December 31, 1884.*

	Numbers.	Amounts.	Additions.	Total Insurance.
Whole life policies .....	90,923	\$263,537,734	\$23,964,906	\$287,502,640
Endowment policies .....	23,868	61,774,283	2,504,360	64,278,643
All other policies .....	13	6,300	1,702	8,002
Totals .....	114,804	\$325,318,317	\$26,470,968	\$351,789,285

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883 .....	4,249	\$10,954,962
Number and amount of policies issued during the year .....	343	888,199
Totals .....	4,592	\$11,843,161
Deduct number and amount ceased to be in force .....	164	395,690
Total number and amt. in force Dec. 31, 1884, .....	4,428	\$11,447,471

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1883 .....	....	\$40,577 00
Number and amount of losses and claims on policies incurred during the year .....	....	344,539 00
Total .....	....	\$385,116 00

Number and amount of losses and claims on policies paid during the year .....	....	327,049 00
Premiums collected in cash .....	....	386,976 19

**Schedule A**—*Real estate owned by the Company.*

In New York City .....	}	Total, \$10,282,693 04
Philadelphia .....		
Boston .....		
Real estate purchased under foreclosure of mortgage .....		

## Schedule C—List of Collaterals held to secure Loans.

	Par Value.	Market Value.
American Exchange Nat. Bank, N. Y., stock.....	\$1,300	\$1,560
Bank of New York stock.....	8,000	12,000
Central Park, North & East River, N. Y., stock....	7,000	9,800
Continental Fire Ins. Co., N. Y., stock.....	2,000	4,720
City Bank, Plainfield, N. J., stock.....	1,000	1,000
Central Trust Co., N. Y., stock.....	16,000	48,000
Central Pacific stock.....	900,000	297,000
Cambridge R. R. stock.....	4,800	5,760
Charles River Bank stock.....	2,800	4,200
Chicago & Alton stock.....	80,000	102,400
Chicago, Burlington & Quincy stock.....	55,555	63,888
Chicago & Northwestern common stock.....	27,500	23,100
Chicago & Northwestern preferred stock.....	152,500	184,525
Chicago, Milwaukee & St. Paul preferred stock....	10,000	10,300
Chicago, Milwaukee & St. Paul common stock....	130,000	91,000
Chic., St. Paul, Minn. & Omaha preferred stock....	50,000	42,000
Delaware & Hudson stock.....	30,000	20,400
Georgia R. R. & Banking Co. stock.....	210,000	283,500
Merchants Exchange Nat. Bank stock.....	4,000	3,600
Morgans, Lou. & Tex. R. R. & Steam Co. stock....	550,000	687,500
Missouri Pacific stock.....	10,000	9,000
Michigan Central stock.....	20,000	12,000
Municipal Gas Co. stock.....	6,800	14,280
New York Central stock.....	10,000	8,600
New York, New Haven & Hartford stock.....	14,400	25,920
New York Guaranty & Indemnity Co. stock.....	5,200	5,980
New York & Harlem stock.....	30,000	57,000
Pennsylvania R. R. stock.....	65,000	32,500
Pullman Palace Car Co. stock.....	115,000	120,750
Smith & Egge Mfg. Co. stock.....	5,000	5,000
St. Paul, Minneapolis & Manitoba stock.....	115,000	92,000
Second Avenue R. R. stock.....	37,500	69,375
St. Louis, Alton & Terre Haute prefd. stock.....	55,000	41,250
United States 4 p. c. stock.....	350,000	430,500
Union Trust Co., N. Y., stock.....	1,600	6,000
Union National Bank, Chicago, stock.....	100,000	225,000
United States Bank stock.....	20,000	25,000
Wells, Fargo & Co. stock.....	100,000	105,000
Western Union stock.....	33,200	17,928
Atlantic & Pacific R. R., west. div., bonds.....	300,000	240,000
Atlantic Mutual 6 p. c. scrip.....	500	525
Baker County, Kansas, bonds.....	1,000	1,000
Burlington, Cedar Rapids & Northern 5 p. c. bonds,	2,000	2,040
Coffee County, Kan., bonds.....	1,000	1,000
Chesapeake & Ohio, Series B, bonds.....	42,000	30,240
Cincinnati, Washington & Baltimore 6 p. c. bonds..	420,000	462,000
Cloud County, Kan., bonds.....	2,000	2,000

	Par Value.	Market Value.
Columbus, Hocking Valley & Toledo 5 p. c. bonds,	\$19,000	\$12,540
Cleve., Col., Cin. & Ind. gen. mort. bonds.....	203,000	203,000
Cent. Pacific land grant bonds .....	75,000	75,000
Ced. Rap., Iowa Falls & No. Western 6 p. c. bonds,	5,000	5,350
Ches., Ohio & So. Western 1st bonds.....	300,000	210,000
Chesapeake & Ohio 1911 bonds.....	300,000	270,000
Chic., Milwaukee & St. Paul l. g. inc. bonds.....	240,000	240,000
Chic., Milwaukee & St. Paul consols.....	109,000	132,980
Chic., Milwaukee & St. Paul, C. & P. west. div., bds,	10,000	9,600
Chic., Milwaukee & St. P., La Crosse div., bonds..	1,000	1,200
Chic., Milwaukee & St. Paul, So. Minn. div., bds..	5,000	5,600
Chic., Milwaukee & St. P., Dub. div., bonds.....	19,000	21,280
Chic., St. Paul & Minneapolis 1st bonds.....	16,000	18,720
Chic., St. Paul & Minn. & Omaha consols.....	9,000	9,990
Chic., Rock Island & Pacific bonds.....	65,000	68,250
Elizabeth, Lexington & Big Sandy 1st bonds.....	50,000	40,000
Gal., Harrisb'g & San Ant., Mex. & Pac. 5 p. c. bds,	580,000	464,000
Greenpoint Ferry Co. bonds.....	25,000	25,000
Kansas Township, Mo., bonds.....	2,000	2,000
Kansas City, St. Louis & Chicago bonds.....	10,000	12,500
Kentucky Central 1st bonds.....	660,000	396,000
Lake Shore & Michigan Southern 2d consols.....	230,000	264,500
Louisville & Nashville, Trust.....	6,000	4,500
Lehigh & Wilkesbarre bonds.....	39,000	35,100
Missouri, Kansas & Texas general bonds.....	29,000	18,850
Morgans, Lou. & Texas R. R. & Steamship Co. bds,	150,000	157,500
Milwaukee & Lake Winnebago 1st bonds.....	70,000	70,000
Northern R. R. of California bonds.....	600,000	630,000
N. Y., West Shore & Buffalo 5 p. c. bonds.....	15,000	5,700
New York, Chicago & St. Louis 1st bonds.....	17,000	15,640
Oregon Railway & Navigation Co. 1st bonds.....	2,000	2,200
Oregon Railway & Navigation Co. deb. bonds.....	90,000	85,500
Ottawa County, Kan., bonds.....	5,000	5,000
Pratt Coal & Iron Co. 1st 7. p. c. bonds.....	300,000	300,000
Pittsburg, Cleveland & Toledo 1st bonds.....	77,000	81,620
Peoria, Decatur & Evansville 1st bonds.....	1,000	980
Peoria, Decatur & Evansville ex-div. bonds.....	19,000	18,620
Peoria & Pekin Union 1st bonds.....	29,000	29,000
Roseville County, Ill., bonds.....	1,000	1,000
Rochester & Pittsburg consols.....	5,000	4,250
Southern Pacific of California bonds.....	170,000	161,500
Shenandoah Valley general bonds.....	5,000	4,000
Sheridan County bonds.....	3,000	3,000
St. Louis & Iron Mountain 5 p. c. bonds.....	4,000	2,840
St. Paul & Sioux City 1st bonds.....	8,000	9,360
St. Louis, Fort Scott & Wichita 1st bonds.....	15,000	15,000
St. Louis & San Francisco 2d bonds.....	10,000	10,000
St. Louis, Alton & Terre Haute.....	1,000	1,030

	Par Value.	Market Value.
Toledo, Peoria & Western 1st bonds.....	\$15,000	\$12,000
Texas Central 1st bonds .....	25,000	25,000
Texas & New Orleans, Sab. Div., bonds.....	450,000	360,000
Union Pacific, Cent. branch, bonds .....	15,000	15,000
Union Pacific sinking fund bonds.....	9,000	10,350
Union Pacific, East Div., bonds.....	3,000	3,390
Union Pacific, trust, 6 p. c. bonds .....	1,000	1,000
West Shore & Ontario Terminal bonds.....	875,000	630,000
Wisconsin, Iowa & Nebraska 1st bonds .....	30,000	27,900

*Recapitulation.*

	Par Value.	Market Value.
Total stock collaterals.....	\$3,336,155	\$3,199,336
Total bond collaterals .....	6,795,500	5,983,145
Total collateral securities.....	\$10,131,655	\$9,182,481
Amount loaned thereon.....		\$6,898,387 50

*Schedule E—Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND DISTRICT BONDS—		
United States 4½ p. c.....	\$2,200,000 00	\$2,491,500 00
“ “ currency 6 p. c.....	60,000 00	76,200 00
District of Columbia 7 p. c.....	254,600 00	314,493 00
“ “ 6 p. c.....	67,500 00	84,375 00
MUNICIPAL AND COUNTY BONDS—		
Cherry Valley 7 p. c.....	23,500 00	23,852 50
Orangetown, N. Y., School Dist., 6 p. c.....	12,000 00	12,120 00
Yonkers 7 p. c.....	100,000 00	141,000 00
North Plainfield, N. J., 6 p. c.....	14,500 00	15,225 00
New York City 5, 6 and 7 p. c.....	1,913,200 00	2,477,194 00
Buffalo 7 p. c.....	140,500 00	153,621 50
Elmira 7 p. c.....	45,000 00	51,525 00
Boston 5 p. c.....	400,000 00	496,000 00
San Francisco 6 p. c.....	475,500 00	508,785 00
Brooklyn 6 and 7 p. c.....	1,228,000 00	1,720,585 00
Newark, N. J., 6 and 7 p. c.....	675,000 00	762,150 00
New Brunswick, N. J., 6 and 7 p. c.....	104,300 00	107,983 00
Elizabeth, N. J., 4 p. c.....	7,505 00	3,978 00
Jersey City 6 and 7 p. c.....	636,000 00	650,810 00
Des Moines City, Iowa, 5½ p. c.....	100,000 00	102,000 00
Union County, N. J., 6 and 7 p. c.....	72,000 00	80,670 00
Middlesex County, N. J., 7 p. c.....	5,000 00	5,675 00
Hudson County, N. J., 7 p. c.....	118,000 00	134,130 00
Milwaukee County, Wis., 8 p. c.....	132,000 00	147,820 00
Essex County, N. J., 7 p. c.....	8,000 00	9,320 00

## RAILROAD BONDS AND STOCKS—

	Par Value.	Market Value.
Michigan Central 5 and 6 p. c. bonds.....	\$300,000 00	\$314,250 00
Lake Erie & Western 6 p. c.....	125,000 00	106,250 00
Cleveland, Col., Cin. & Ind. 7 p. c.....	212,000 00	259,400 00
Chicago, Milwaukee & St. Paul 5, 6 and 7 p. c..	1,461,000 00	1,589,775 00
Chicago, Milwaukee & St. Paul pref.....	250,000 00	257,500 00
Del. & Hudson Canal Co. 7 p. c.....	387,000 00	503,250 00
Lafayette, B. & Muncie 6 p. c.....	125,000 00	106,250 00
Syracuse, Bing. & New York 7 p. c.....	238,000 00	299,880 00
Southern Pacific of Missouri 6 p. c.....	233,000 00	238,825 00
Ind., Dec. & Springfield 7 p. c.....	196,000 00	203,840 00
Cincinnati & Springfield 7 p. c.....	237,000 00	265,155 00
Albany & Susq. 6 and 7 p. c.....	1,000,000 00	1,186,640 00
Cin., Ham. & Dayton 6 and 7 p. c.....	300,000 00	330,150 00
Chicago & Southwestern 7 p. c.....	400,000 00	492,000 00
Chicago, St. Paul, Min. & O. 6 p. c.....	500,000 00	560,000 00
Cedar Rapids, I., F. & No. West. 5 and 6 p. c..	248,000 00	250,360 00
Flint & Pere Marquette 6 p. c.....	300,000 00	345,000 00
New York, Lack. & Western 6 p. c.....	1,000,000 00	1,170,000 00
Central R. R. & Banking Co., Ga., 7 p. c.....	600,000 00	669,000 00
Rome, Watertown & Ogdensburgh 7 p. c.....	159,000 00	168,650 00
Baltimore & Ohio 6 p. c.....	100,000 00	113,500 00
Morris & Essex 7 p. c.....	100,000 00	122,000 00
Morris & Essex stock.....	25,000 00	28,625 00
Chesapeake & Ohio 6 p. c.....	461,000 00	509,405 00
South Carolina 6 p. c.....	450,000 00	468,000 00
Chicago & Northwestern 5 and 6 p. c.....	1,000,000 00	1,072,500 00
Chicago & Northwestern pref. stock.....	500,000 00	605,000 00
Col. & Toledo, 7 p. c.....	86,000 00	101,910 00
Jeffersonville, Mad. & Ind. 7 p. c.....	100,000 00	116,750 00
Lake Shore & Michigan Southern 7 p. c.....	1,000,000 00	1,155,000 00
Ind. & St. Louis 7 p. c.....	400,000 00	455,050 00
New York, Chicago & St. Louis 6 p. c.....	450,000 00	414,000 00
Nash., Chatt. & St. Louis 7 p. c.....	250,000 00	295,000 00
Col. & Ind. Central 7 p. c.....	31,000 00	36,115 00
N. Y. Central & H. R. 7 p. c.....	500,000 00	647,500 00
N. Y. Central & H. R.....	500,000 00	430,000 00
Houston & Texas 7 p. c.....	50,000 00	55,750 00
Kansas City, St. J. & C. B. 7 p. c.....	400,000 00	478,000 00
Mobile & Ohio 6 p. c.....	100,000 00	100,500 00
Jefferson 7 p. c.....	84,000 00	84,000 00
Dakota Central 6 p. c.....	650,000 00	737,750 00
Texas & New Orleans 7 p. c.....	490,000 00	556,150 00
Memphis & Charleston 7 p. c.....	420,000 00	459,900 00
N. Y., Pennsylvania & Ohio 6 p. c.....	55,000 00	57,750 00
Georgia R. R. & Banking Co. 6 and 7 p. c.....	200,000 00	205,250 00
Elmira, Cort. & Nor. 6 p. c.....	300,000 00	304,500 00



	Par Value.	Market Value.
Atlantic & Gulf 7 p. c. ....	\$5,000 00	\$5,000 00
South Side, Va., 8 p. c. ....	40,000 00	41,400 00
Piedmont, 8 p. c. ....	56,000 00	61,600 00
Pittsburg, Cleveland & Toledo 6 p. c. ....	500,000 00	532,500 00
Fremont, Elk Horn & Missouri Valley, 6 p. c. . .	100,000 00	110,500 00
Montg. & Eufaula 6 p. c. ....	34,000 00	35,020 00
Gulf, Col. & Santa Fe 7 p. c. ....	169,000 00	186,745 00
Miss. & Tenn. 8 p. c. ....	82,000 00	102,500 00
New York & New England 7 p. c. ....	100,000 00	104,500 00
Pittsburgh Junction 6 p. c. ....	500,000 00	525,000 00
N. Y., W. S. & Buffalo (receiver's cert.) 6 p. c. .	25,000 00	21,750 00
Ind., Bloomington & Western 7 p. c. ....	115,000 00	132,825 00
Chicago & Eastern Illinois, 6 p. c. ....	50,000 00	54,000 00
Bur., Cedar Rapids & Northern, 5 p. c. ....	76,000 00	68,400 00
Illinois Central stock. ....	400,000 00	468,000 00
New York, New Haven & Hartford stock. . . .	109,200 00	193,830 00
Naugatuck stock. ....	80,000 00	142,000 00
Pennsylvania stock. ....	204,000 00	204,000 00
Chicago, Burlington & Quincy stock. ....	250,000 00	287,500 00
Chicago, Rock Island & Pacific stock. ....	510,000 00	535,500 00
New York & Harlem stock. ....	320,000 00	603,600 00
MISCELLANEOUS—		
Trinity Church, N. Y., 5 p. c. ....	100,000 00	100,000 00
St. Paul Water Co. 8 p. c. ....	19,500 00	21,060 00
Am. Dock & Imp. Co. 5 p. c. ....	500,000 00	437,500 00
Real estate and auction room stock. ....	1,000 00	1,000 00
Western Transit Co. 5 p. c. ....	50,000 00	50,000 00
Totals. ....	\$30,160,805 00	\$34,522,822 00



## NEW YORK LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, 1845.

MORRIS FRANKLIN, *President*.      WILLIAM H. BEERS, *V.-Pres't and Actuary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1883..... \$51,933,719 23

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$10,033,681	59
Premium notes, loans, or liens taken in part payment for premiums....	22,477	82
Cash received for annuities.....	1,058,910	67
Total .....	\$11,115,070	08
Deduct amount paid to other companies for reinsurance, on policies in this Company.....	155,707	24
Total premium income.....	\$10,959,362	84
Interest on mortgage loans.....	1,119,086	92
Interest on bonds owned, and dividends on stock..	1,469,809	20
Interest on premium notes, loans, or liens.....	30,796	25
Interest on other debts due the Company.....	128,228	37
Rents for use of Company's property.....	125,468	28
Total income.....		13,832,751 86
Total .....		\$65,766,471 09

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$2,290,565	77
Premium notes, loans, or liens used in payment of same.....	11,610	02
Cash paid for matured endowments and additions.....	872,666	71
Premium notes, loans, or liens used in payment of same.....	1,141	79
Total .....	\$3,175,984	29
Deduct amount received from other companies for losses or claims on policies of this Company reinsured,	45,000	00
Total amount actually paid for losses and matured endowments.....	\$3,130,984	29
Cash paid to annuitants.....	852,018	52
Cash paid for surrendered policies.....	941,129	76
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	20,741	57
Cash dividends paid to policy-holders and applied in payment of premiums.....	1,790,081	00
Total paid policy-holders.....	\$6,734,955	14
Commissions to agents.....	1,359,499	05
Salaries and traveling expenses of managers of agencies, general, special, and local agents, estimated.....	90,000	00
Medical examiners' fees.....	113,241	68
Salaries and other compensation of officers and other office employes.....	258,076	06
State and local taxes in State where organized, taxes, licenses, fines, and fees in other States.....	102,173	41
Advertising .....	90,882	67
Office, law, and agency expenses.....	508,739	38
Contingent fund (charged off on securities).....	469,052	20
Total disbursements.....	\$9,726,619	59
Balance .....	\$56,039,851	50

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$5,520,656	63
Loans on bond and mortgage (first liens).....	21,116,430	00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	370,000	00
Premium notes, loans, or liens on policies in force..	440,067	12
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	26,295,467	93

Cash in Company's office and in course of trans- mission since received.....	\$1,074,139 41
Cash deposited in banks.....	1,148,204 11
Agents' ledger balances.....	74,886 30
Total net or ledger assets.....	\$56,039,851 50

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	294,540 69
Interest due and accrued on bonds and stocks.....	153,734 46
Rents due and accrued on Company's property, or leases.....	12,232 61
Market value of bonds and stocks over cost, as per Schedule E.....	1,447,755 12
Gross premiums due and unreported on policies in force December 31, 1884.....	\$540,316 19
Gross deferred premiums on policies in force De- cember 31, 1884.....	795,323 00
Total.....	\$1,335,639 19
Deduct the loading on above gross amount..	267,127 84
Net amount of uncollected and deferred premiums.....	1,068,511 35
Total assets.....	\$59,016,625 73

## ITEM NOT ADMITTED.

Agents' balances.....	74,886 30
Total assets (less item not admitted).....	\$58,941,739 43

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest.....	\$52,063,726 00
Deduct net value of risks of this Company reinsured in other solvent companies.....	466,787 00
Net reinsurance reserve.....	\$51,596,939 00
Claims for matured endowments due and unpaid...	\$51,383 05
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	580,098 34
Claims for death losses and other policy claims re- sisted by the Company.....	35,000 00
Annuity claims due and uncalled for.....	12,681 99
Total policy claims.....	679,163 38
Premiums paid in advance.....	17,386 59
Liabilities on policy-holders' account.....	\$52,293,488 97
Gross surplus on policy-holders' account.....	6,648,250 46
Total liabilities.....	\$58,941,739 43
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$2,633,796 70

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December

31, 1883 .....	\$461,445 57	
Received during the year.....	22,477 82	
Total .....		\$483,923 39

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$12,751 81	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	20,741 57	
Notes, loans, or liens redeemed by maker in cash..	10,362 89	
Total reduction of premium note account.....		43,856 27
Balance note assets at the end of the year.....		\$440,067 12

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies, including joint life.....	47,440	\$140,340,917
Endowment policies.....	17,774	54,987,674
All other policies, <i>i. e.</i> , term and annuities.....	4,013	15,500
Reversionary additions.....	....	3,401,952

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies, including joint life.....	10,632	\$37,087,722
Endowment policies.....	6,112	21,317,306
All other policies, <i>i. e.</i> , term and annuities.....	661	5,000

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies, including joint life.....	33	\$134,073
Endowment policies.....	23	49,555
All other, <i>i. e.</i> , term and annuity.....	2	....

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies.....	....	\$8,542
Endowment policies.....	....	18,916

*Additions by Dividends.*

	Number.	Amount.
Reversionary additions.....	....	\$2,863,436
Total number and amount.....	86,690	\$260,230,593
Deduct policies ceased to be in force.....	8,643	30,848,007
Total policies in force at the end of the year...	78,047	\$229,382,586
Policies reinsured.....		4,565,950

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	769	\$2,340,995
By maturity (end.) .....	448	899,800
By expiry (term) .....	171	13,500
By surrender .....	1,004	5,689,536
By lapse .....	3,754	11,924,360
By change and decrease .....	....	326,882
By not taken .....	2,497	9,652,934
Total terminated .....	8,643	\$30,848,007

## VIII. BUSINESS IN CONNECTICUT DURING 1884. (Estimated.)

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883 .....	984	\$2,224,755
Number and amount of policies issued during the year ....	218	758,610
Totals .....	1,202	\$2,983,365
Deduct number and amount ceased to be in force ..	122	398,315
Total number and amount in force Dec. 31, 1884,	1,080	\$2,585,050

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1883 .....	5	\$6,489 94
Number and amount of losses and claims on policies in- curred during the year .....	27	50,831 36
Totals .....	32	\$57,321 30

Number and amount of losses and claims on policies paid during the year .....	30	56,909 00
Premiums collected in cash .....		74,697 82

**Schedule A—Real estate owned by the Company.**

In New York City .....	\$1,614,048 94
Elsewhere in New York State .....	378,556 93
In New Jersey .....	598,383 04
Washington, D. C. ....	16,550 37
Minnesota .....	54,705 41
Cost value .....	\$2,662,244 69
Company's office, 346 and 348 Broadway, N. Y	1,914,295 20
In Paris, France .....	1,024,138 43
In Berlin, Germany .....	169,978 31
Total cost value .....	\$5,770,656 63
Deduct for possible depreciation .....	250,000 00
Total present value .....	\$5,520,656 63

Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.
Delaware & Hudson stock.....	\$215,800 00	\$147,283 50
Chicago & Northwestern pref. stock.....	10,000 00	11,950 00
Fourth National Bank “.....	91,500 00	106,140 00
German-American Nat. Bank “.....	5,000 00	3,750 00
Central “ “ “.....	82,500 00	94,050 00
“ “ “ “.....	9,000 00	10,260 00
Chicago & Northwestern “.....	10,000 00	8,400 00
“ “ pref. “.....	10,000 00	11,950 00
St. Paul, Minnesota & Omaha “.....	10,000 00	8,500 00
Manhattan Safe Deposit Co. “.....	2,000 00	2,000 00
Equitable Gas Light Co. “.....	5,000 00	4,750 00
New York Central “.....	5,000 00	4,287 50
National Bank of America “.....	1,000 00	1,480 00
Totals .....	\$456,800 00	\$414,801 00
Total amount loaned thereon.....		370,000 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Par Value.	Cost Value.	Market Value.
UNITED STATES AND STATE BONDS—			
United States currency 6 p. c.....	\$450,000 00	\$487,733 34	\$582,750 00
United States currency 4 p. c.....	300,000 00	304,650 00	366,000 00
Tennessee State.....	26,000 00	9,880 00	10,920 00
Georgia State.....	1,500 00	1,500 00	1,642 50
Alabama State.....	48,000 00	36,100 00	39,600 00
South Carolina State.....	30,497 50	27,624 37	31,259 94
MUNICIPAL BONDS—			
New York City and County.....	271,000 00	304,965 00	366,257 50
Brooklyn City.....	1,406,000 00	1,595,965 51	1,900,100 00
Buffalo City.....	123,000 00	133,230 74	138,375 83
Flushing, N. Y.....	82,000 00	79,600 00	91,160 00
Yonkers, N. Y.....	177,000 00	181,335 11	219,600 00
Rochester, N. Y.....	47,000 00	52,381 97	60,395 00
East Chester, N. Y.....	47,276 50	47,434 80	53,475 28
Jersey City, N. J.....	587,000 00	587,000 00	601,327 50
Newark, N. J.....	877,000 00	925,015 29	925,015 29
Richmond, Va.....	50,000 00	46,250 00	64,500 00
St. Paul, Minn., Water.....	218,000 00	184,820 40	218,000 00
Flatbush, N. Y., Water.....	20,000 00	19,600 00	19,600 00
RAILROAD BONDS—			
N. Y. Cen. & Hudson River.....	1,000,000 00	1,016,572 81	1,290,000 00
New York & Harlem.....	1,000,000 00	1,061,841 67	1,278,333 33
Rensselaer & Saratoga.....	9,000 00	9,519 92	11,955 00
New York, Lake Erie & Western.....	2,000,000 00	2,343,333 33	2,343,333 33
Albany & Susquehanna.....	781,000 00	929,317 07	957,927 50
Michigan Central.....	50,000 00	60,651 67	61,916 67
Chicago & Northwestern.....	150,000 00	181,580 00	186,625 00



	Par Value.	Cost Value.	Market Value.
Denver & Rio Grande.....	\$232,000 00	\$182,893 33	\$182,893 33
N. Y., Lakawanna & Western....	1,500,000 00	1,609,549 32	1,747,500 00
Cleveland, C. C. & I.....	1,288,000 00	1,310,571 80	1,328,920 00
Northern Pacific.....	1,200,000 00	1,206,000 00	1,206,000 00
Union Pacific.....	250,000 00	282,758 33	290,000 00
Lake Shore & Mich. Southern....	1,250,000 00	1,436,458 33	1,436,458 33
St. Paul & Northern Pacific.....	750,000 00	745,000 00	745,000 00
Metropolitan Elevated, N. Y.....	321,000 00	319,099 69	340,260 00
New York Elevated, N. Y.....	649,000 00	744,718 89	756,085 00
Kan. City, St. Jo. & Council Bluff,	140,000 00	165,501 00	166,075 00
Chicago, Milwaukee & St. Paul...	534,000 00	622,110 00	622,110 00
Indianapolis & St. Louis.....	141,000 00	157,920 00	157,920 00
Chic., St. P., Minn., & Omaha....	550,000 00	602,724 16	616,000 00
Cedar Rapids, Iowa Falls & N. W,	490,000 00	447,965 00	447,965 00
Taylor's Falls & Lake Superior...	210,000 00	212,100 00	212,100 00
Pittsburg, Cleveland & Toledo....	300,000 00	307,410 00	307,500 00
Gulf, Colorado & Santa Fe.....	200,000 00	215,531 50	219,000 00
Bur., Cedar Rapids & N. W.....	100,000 00	84,500 00	87,750 00
Ottawa & Burlington.....	130,000 00	138,281 00	138,450 00
South Carolina.....	100,000 00	102,000 00	102,000 00
Mahoning Coal.....	200,000 00	179,472 72	179,472 72
Chicago & Western Indiana.....	1,000,000 00	1,006,028 33	1,015,000 00
RAILROAD STOCKS—			
Del., Lack. & Western.....	1,000,000 00	897,500 00	897,500 00
Chic. & Northwestern preferred...	1,010,000 00	1,212,000 00	1,212,000 00
BANK STOCKS—			
Merchants' Bank, N. Y.....	9,350 00	11,112 58	11,594 00
American Exchange Bank, N. Y..	10,000 00	10,025 00	11,600 00
Bank of America, N. Y.....	7,700 00	8,484 00	11,396 00
Bank of the Republic, N. Y.....	1,100 00	907 50	1,254 00
MISCELLANEOUS—			
Delaware & Hudson Canal Co. bds,	314,000 00	373,252 45	394,975 00
Northern Pacific Terminal bonds..	500,000 00	500,000 00	500,000 00
American Safe Deposit Co. bonds..	50,000 00	55,990 00	56,185 00
N. Y. Mutual Gas Light Co. bonds,	83,000 00	83,000 00	85,490 00
Del. & Hudson Canal Co. stock..	385,000 00	261,800 00	261,800 00
Manhattan Safe Deposit Co. stock,	174,900 00	174,900 00	174,900 00
Totals.....	\$24,831,324 00	\$26,295,467 93	\$27,743,223 05
Cost value.....			26,295,467 93
Market value over cost.....			\$1,447,755 12

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

Commenced Business, November 25, 1858.

H. L. PALMER, *President.*J. W. SKINNER, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1883..... \$20,389,448 34

## II. INCOME DURING THE YEAR.

Received for premiums without deduction for commissions or other expenses.....	\$3,376,776 07	
Interest on mortgage loans.....	1,027,801 07	
Interest on bonds owned, and dividends on stock..	53,923 99	
Interest on premium notes, loans, or liens.....	105,303 54	
Interest on other debts due the Company, including interest on deposits and deferred premiums.....	49,123 45	
Discount on claims paid in advance.....	3,509 04	
Rents for use of Company's property.....	35,908 91	
Profit and loss account.....	3,535 58	
Total income.....		4,655,881 65
Total .....		\$25,045,329 99

## III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions.....	\$860,266 88	
Paid for matured endowments and additions .....	614,400 84	
Total amount actually paid for losses and matured endowments.....	\$1,474,667 72	
Paid for surrendered policies.....	264,432 85	
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	19,733 43	
Dividends paid to policy-holders, and applied in payment of premiums.....	727,134 74	
Total paid policy-holders.....	\$2,485,968.74	

# 152 NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Commissions to agents.....	\$380,110 57	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	24,943 58	
Medical examiners' fees.....	26,326 02	
Salaries and other compensation of officers and other office employees.....	114,313 69	
Taxes, licenses, fines, and fees.....	59,732 30	
Rent.....	4,549 07	
Commuting commissions.....	9,807 84	
Furniture, fixtures, and safes for home and agency offices.....	1,779 75	
Advertising.....	8,261 12	
Supplies, law, loan, claim, postage, exchange, and other expenses.....	123,917 61	
Total disbursements.....		\$3,239,710 29
Balance.....		\$21,805,619 70

## IV. ASSETS.

### AS PER LEDGER ACCOUNTS.

Real estate unencumbered as per Schedule A.....	\$1,059,664 01	
Loans on bond and mortgage (first liens).....	17,376,080 54	
Premium notes, loans, or liens on policies in force..	1,266,687 91	
Par value of bonds and stocks owned absolutely, as per Schedule E.....	778,825 00	
Cash in Company's office.....	160,995 12	
Cash deposited in banks.....	1,132,169 44	
Bills receivable.....	4,395 38	
Agents' ledger balances.....	26,802 30	
Total net or ledger assets.....		\$21,805,619 70

### OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....		254,618 93
Interest due and accrued on premium notes, loans, or liens.....		50,835 77
Market value of bonds and stocks over par, as per Schedule E. ...		83,284 98
Gross premiums due and unreported on policies in force December 31, 1884.....	\$74,452 67	
Gross deferred premiums on policies in force De- cember 31, 1884.....	343,811 00	
Total.....	\$418,263 67	
Deduct the loading on above gross amount..	83,652 53	
Net amount of uncollected and deferred premiums.....		334,611 14
Total assets.....		\$22,528,970 52

## ITEMS NOT ADMITTED.

Agents' balances .....	\$26,802 30	
Bills receivable.....	4,395 38	
Total .....		\$31,197 68
Total assets (less items not admitted).....		\$22,497,772 84

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....		\$18,626,377 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	\$191,519 56	
Claims for death losses and other policy claims resisted by the Company.....	78,500 00	
Total policy claims.....		270,019 56
Unpaid dividends of surplus, or other profits due policy-holders....	5,000 00	
Premiums paid in advance.....	2,438 00	
Accrued commissions (estimated).....	4,000 00	
Reserve for paid-up insurance claimable.....	100,129 59	
Liabilities on policy-holders' account.....	\$19,007,964 15	
Gross surplus on policy-holders' account.....	3,521,006 37	
Total liabilities.....		\$22,528,970 52

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, 1883,	\$1,388,066 41	
Received during the year.....	172,321 23	
Total .....		\$1,560,387 64

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$88,263 19	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	57,259 83	
Notes, loans, or liens used in payment of dividends to policy-holders.....	126,900 25	
Notes, loans, or liens redeemed by maker.....	21,276 46	
Total reduction of premium note account.....		293,699 73
Balance note assets at the end of the year.....		\$1,266,687 91

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	32,392	\$67,045,831
Endowment policies.....	10,940	21,481,747
All other policies.....	469	3,555,515

# 154 NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

## *New policies issued during the year.*

	Number.	Amount.
Whole life policies.....	4,990	\$13,551,981
Endowment policies.....	1,694	3,840,853
All other policies.....	50	174,552

## *Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	176	\$424,525
Endowment policies.....	93	173,850
All other policies.....	2	20,554

## *Old Policies increased during the year.*

	Number.	Amount.
Endowment policies.....	7	.....

## *Additions by dividends.*

	Number.	Amount.
Whole life policies.....	....	\$39,549
Endowment policies.....	....	29,372
All other policies.....	....	2,802,716
Total number and amount.....	50,813	\$113,141,045
Deduct policies ceased to be in force.....	4,865	14,347,063
Total policies in force at end of the year.....	45,948	\$98,793,982

## *Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	436	\$904,439
By maturity (end.).....	417	635,401
By expiry.....	15	2,710,070
By surrender.....	617	1,292,679
By lapse.....	2,759	6,417,161
By change and decrease.....	2	362,738
By not taken.....	619	2,024,575
Total terminated.....	4,865	\$14,347,063

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	224	\$708,144
Number and amount of policies issued during the year....	99	198,796
Totals.....	323	\$906,940
Deduct number and amount ceased to be in force..	61	142,692
Total number and amount in force Dec. 31, 1884,	262	\$764,248

	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	1	\$2,000 00
Losses and claims incurred in 1884.....	1	2,000 00
Losses and claims paid in 1884.....	2	4,000 00
Premiums collected in cash, \$26,505.35; notes or credits, \$342.41..		26,847 76

**Schedule A—Real estate owned by the Company.**

In Wisconsin.....	\$507,385 25
Indiana .....	136,743 04
Illinois .....	61,870 26
Michigan .....	139,610 20
Ohio .....	63,409 18
Kentucky.....	50,147 55
Missouri.....	31,194 43
Kansas .....	4,885 43
Minnesota .....	22,375 66
Iowa.....	24,612 62
Colorado .....	17,430 39
Total .....	\$1,059,664 01

**Schedule E—Stocks and Bonds owned by the Company.**

	Par Value.	Market Value.
<b>UNITED STATES AND STATE BONDS—</b>		
United States currency, 6 p. c.....	\$70,000 00	\$92,900 00
United States, 4½ p. c.....	45,000 00	50,962 50
Missouri long, 6 p. c.....	47,000 00	51,270 00
<b>MUNICIPAL BONDS—</b>		
Kansas City, Mo., 6 p. c.....	50,000 00	56,500 00
“ “ 8 p. c.....	75,000 00	92,300 00
City of St. Louis, 5 p. c.....	98,000 00	103,798 33
“ Covington, Ky., 5 p. c.....	120,000 00	128,500 00
“ Green Bay, Wis., 6 p. c.....	5,600 00	5,702 66
“ Sheboygan, “ 5 p. c.....	50,000 00	50,833 33
“ “ “ 6 p. c.....	18,625 00	20,301 25
“ “ “ 7 p. c.....	5,000 00	5,395 83
“ Beloit “ 5 p. c.....	71,500 00	76,822 76
Town of “ “ 6 p. c.....	6,000 00	6,500 00
Springfield, Ill., 5 p. c.....	12,700 00	12,911 66
Oshkosh, Wis., 5 p. c.....	37,900 00	39,637 08
Stevens Point, Wis., 8 p. c..	2,000 00	2,113 33
City of Milwaukee, Wis., 5 p. c.....	6,000 00	5,845 00
“ “ “ 7 p. c.....	3,000 00	3,350 00
Elwood, Ill., 5¼ p. c.....	27,000 00	27,708 75
Morrison, Ill., 6 p. c.....	5,500 00	5,637 50
Chippewa, Wis., 6 p. c.....	15,000 00	15,000 00
Carlinville, Ill., 6 p. c.....	8,000 00	8,120 00
Totals .....	\$778,825 00	\$862,109 98



## PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, May 25, 1847.

SAMUEL C. HUEY, *President*.HENRY C. BROWN, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1883..... \$8,406,379 48

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses .....	\$1,549,477 36	
Premium notes, loans, or liens taken in part payment for premiums .....	97,738 63	
Total .....	\$1,647,215 99	
Deduct amount paid to other companies for reinsurance on policies in this Company .....	4,902 45	
Total premium income .....	\$1,642,313 54	
Interest on mortgage loans .....	113,786 62	
Interest on bonds owned, and dividends on stock ..	244,642 93	
Interest on premium notes, loans, or liens .....	38,868 83	
Interest on other debts due the Company .....	1,855 27	
Interest on collateral loans .....	48,514 38	
Rents for use of Company's property .....	36,091 61	
Profits on bonds, stocks, and real estate actually sold, ..	14,198 39	
Total income .....		2,140,271 57
Total .....		\$10,546,651 05

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$494,870 06	
Premium notes, loans, or liens used in payment of same.....	12,796 13	
Cash paid for matured endowments and additions .....	39,631 78	
Premium notes, loans, or liens used in payment of same .....	1,891 22	
Total .....	\$549,189 19	
Deduct reinsurance received from other companies.....	10,000 00	
Amount actually paid for losses and matured endowments.....		\$539,189 19
Cash paid for surrendered policies.....		112,779 31
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....		22,359 51
Cash dividends paid to policy-holders and applied in payment of premiums.....		301,888 16
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		61,304 39
Total paid policy-holders.....	\$1,037,520 56	
Commissions to agents.....		116,011 72
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....		50,514 10
Medical examiners' fees.....		17,969 94
Salaries and other compensation of officers and other office employees.....		48,300 00
Taxes, licenses, fines, and fees.....		44,298 01
Rent.....		12,405 89
Commuting commissions and agency charges.....		32,390 75
Advertising, printing, and supplies.....		17,838 55
Items: Law expenses, \$9,707.64; fire insurance, \$2,686.12; home office expenses, \$21,888.27; office furniture, \$789.36.....		35,071 39
Total disbursements.....		\$1,412,320 91
Balance.....		\$9,134,330 14

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate, unencumbered, as per Schedule A.....	\$880,637 69
Loans on bond and mortgage (first liens) and ground rents .....	2,185,053 17
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	417,072 73
Loans made in cash to policy-holders, on this Company's policies assigned as collateral .....	177,937 00

Premium notes, loans, or liens on policies in force..	\$617,363 84
Cost value of bonds and stocks owned absolutely as per Schedule E.....	4,580,821 75
Cash in Company's office.....	4,834 49
Cash deposited in banks.....	212,114 77
Bills receivable for premiums, principally secured by reserve on policies.....	38,662 13
Agents' ledger balances.....	6,596 75
Sundry accounts.....	9,195 54
Bills receivable.....	4,040 28
Total net or ledger assets.....	\$9,134,330 14

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	32,743 33
Interest accrued on collateral loans.....	5,238 60
Rents due on Company's property or leases.....	7,119 19
Market value of bonds and stocks over cost as per Schedule E.....	319,892 25
Gross premiums due and unreported on policies in force December 31, 1884.....	\$117,285 90
Gross deferred premiums on policies in force De- cember 31, 1884.....	88,415 03
Total.....	\$205,700 93
Deduct the loading on above gross amount..	41,140 18
Net amount of uncollected and deferred premiums.....	164,560 75
Total assets.....	\$9,663,884 26

## ITEMS NOT ADMITTED.

Agents' balances.....	\$6,596 75
Sundry accounts.....	9,195 54
Bills receivable.....	4,040 28
Total.....	19,832 57
Total assets (less items not admitted).....	\$9,644,051 69

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. compound interest...	\$8,042,445 00
Claims for death losses and matured endowments in process of ad- justment, or adjusted and not due.....	133,831 07
Unpaid dividends of surplus, or other profits due policy-holders....	27,943 94
Life rate endowment accumulations.....	129,793 27
Premiums paid in advance and scrip liability.....	12,855 64
Liabilities on policy-holders' account.....	\$8,346,868 92
Gross surplus on policy-holders' account.....	1,297,182 77
Total liabilities.....	\$9,644,051 69

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883 .....	\$614,904 55	
Received during the year.....	106,809 02	
Total .....		\$721,713 57

*Deductions during the year.*

Notes and loans used in payment of losses and claims,	\$14,687 35	
Notes and loans used in purchase of surrendered policies, and void by lapse.....	22,359 51	
Notes, loans, or liens used in payment of dividends to policy-holders.....	61,304 39	
Notes, loans, or liens redeemed by maker in cash..	5,998 48	
Total reduction of premium note account.....		104,349 73
Balance note assets at the end of the year.....		\$617,363 84

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	12,794	\$34,466,459
Endowment policies.....	3,664	6,896,527
All other policies.....	25	57,500
Reversionary additions.....	....	101,189

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,728	\$4,130,044
Endowment policies.....	902	1,994,886

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	31	\$60,532
Endowment policies.....	196	64,480
All other policies.....	2	9,000
Additions.....	....	300

*Old Policies increased during the year.*

	Number.	Amount.
Whole life policies.....	12	\$60,636
Endowment policies.....	7	28,300
Additions .....	....	306

*Additions by dividends.*

	Number.	Amount.
Reversionary additions.....	....	\$23,702
Total number and amount.....	19,361	\$47,893,861
Deduct policies ceased to be in force.....	1,618	3,914,001
Total policies in force at the end of the year....	17,743	\$43,979,860

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	211	\$519,467
By maturity (end.).....	18	41,523
By expiry.....	1	1,000
By surrender.....	270	575,140
By lapse.....	769	1,709,267
By change and decrease.....	61	277,129
By not taken.....	288	790,475
Total terminated.....	1,618	\$3,914,001
Policies reinsured.....	38	208,660

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	83	\$402,600
Number and amount of policies issued during the year....	31	56,000
Totals.....	114	\$458,600
Deduct number and amount ceased to be in force..	6	18,000
Total number and amount in force Dec. 31, 1884,	108	\$440,600

	Number.	Amount.
Number and amount of losses and claims on policies unpaid at end of previous year.....	1	\$5,000 00
Number and amount of claims paid during the year.....	1	5,000 00
Number and amount of claims incurred during the year..	....	Nil.
Premiums collected in cash, \$14,206.55; notes or credits, \$2,653.00; total.....		16,859 55

*Schedule A—Real estate owned by the Company.*

In Philadelphia.....	\$584,772 46
Elsewhere in Pennsylvania.....	179,469 48
In District of Columbia.....	35,670 83
Ohio.....	18,875 31
Indiana.....	7,500 00
Illinois.....	14,137 52
New Jersey.....	40,212 09
Total.....	\$880,637 69

Schedule C—*Loans on Collateral.*

	Market Value.	Amt. Loaned.
Continental Passenger R'y Co. of Philadelphia stock,	\$3,672 00	\$3,200 00
City Water Co. of Austin, Texas, 1st m., 7 p. c. bds.,	1,050 00	585 00
Shenandoah Iron, Lumber, Mining & Manuf'g Co. 1st m., 6 p. c. bds., and policy of Life Insurance, reserve on which is \$4,415.28.....	69,415 28	50,000 00
County of Camden, N. J., 7 p. c. 6th issue bonds..	11,270 00	10,000 00
Penn. & N. Y. Canal & R. R. Co. 7 p. c. bonds...		
Camden & Bur. County (N. J.) R. R. Co. 6 p. c. bds.,		
Delaware & Bound Brook R. R. Co. 7 p. c. bds...	6,810 00	5,000 00
City Water Co. of Austin, Tex., 1st m. 7 p. c. bds.. }	1,000 00	700 00
City of St. Joseph, Mo., 6 p. c. funding bonds.....		
Phoenix Iron Co. 7 p. c. 1st mort. bonds.....	6,190 00	4,620 00
Minn. & Duluth R. R. 7 p. c. bonds.....		
Northern Cen. R'y Co. 5 p. c. gen. m. bds., Series A }		
City of St. Joseph, Mo., 6 p. c. funding bonds.....	500 00	350 00
Spring Garden Insurance Co. stock, Philadelphia..	65,000 00	50,000 00
Fidelity Ins., Trust & Safe Dep. Co. stock, Phila.. }	6,970 84	2,000 00
Policy of endowment ins. reserve \$2,470. <sup>84</sup> / <sub>100</sub> net... }		
Leavenworth City and Ft. Leavenw'th Water Co. bds }	99,987 50	70,000 00
" " " " " " stk }		
City of St. Joseph, Mo., 6 p. c. funding bonds.....	1,500 00	1,000 00
Lehigh Coal & Navigation Co. stock.....	58,000 00	50,000 00
Centennial National Bank of Philadelphia stock... }		
Hot Springs (Ark.) Water Co. 7 p. c. bonds.....	25,000 00	13,717 73
Totals .....	\$356,365 62	\$261,172 73

Schedule E—*Stocks and Bonds owned by the Company.*

	Cost Value.	Market Value.
UNITED STATES BONDS—		
United States reg. 4 p. c. consols of 1907.....	\$59,562 50	\$61,500 00
RAILROAD BONDS—		
Penn. gen. mort. 6 p. c. reg.....	100,150 00	131,440 00
Penn. gen. 1st mort. 5 p. c. reg. Navy Yard.....	103,000 00	107,500 00
Penn. & P. W. B. 4 p. c. trust cert. reg.....	97,000 00	95,000 00
Northern Central consol. mort. 5 p. c. coup.....	105,000 00	111,650 00
Northern Central 6 p. c. sterling coup.....	102,900 00	105,840 00
North Penn. 7 p. c. coupon.....	98,500 00	127,000 00
Stony Creek 7 p. c. coup., North Penn. guar....	49,000 00	57,500 00
Del. & Bound Brook 7 p. c. coup.....	100,000 00	122,000 00
Phila. & Reading 7 p. c. mort. reg. 1911.....	50,000 00	57,500 00
Lehigh Valley 7 p. c. reg.....	50,000 00	66,500 00
Lehigh Valley 6 p. c. coupon gold.....	33,440 00	33,920 00
Easton & Amboy 5 p. c. 1st mort. reg. guar....	100,000 00	108,000 00
Baltimore & Ohio 6 p. c. coup.....	105,000 00	114,000 00
Pittsburgh Junct. 1st mort. 6 p. c. coup. gold....	64,780 00	66,880 00



	Cost Value.	Market Value.
Oswego & Syracuse 5 p. c. mort. coupon, Del.,		
Lackawanna & Western guarantee.....	\$96,750 00	\$97,500 00
Cin., Hamilton & Dayton 6 p. c. coup.....	103,750 00	108,000 00
Cin., Hamilton & Indianapolis 1st mort. 7 p. c.		
cou., guar. by Cin., Ham. & Dayton.....	74,410 00	77,350 00
Dayton & Mich. con. 5 p. c. mort. coup., guar. by		
Cin. Hamilton & Dayton.....	101,500 00	102,000 00
Illinois & St. Louis R. R. & Coal Co. 8 p. c. cou.,	100,000 00	110,000 00
Venice & Carondelet 6 p. c. 1st mort. cou., Ill.		
& St. Louis guarantee.....	100,000 00	100,000 00
Venice & Carondelet 6 p. c. 1st mort. cou., Ill.		
& St. Louis guarantee.....	100,000 00	100,000 00
Jacksonville, South Eastern (Ills.) gen. mort. 6 p.		
c. coupon gold.....	45,000 00	46,500 00
Minneapolis & St. Louis 1st mort. 7 p. c. coup. gold,	102,833 75	113,000 00
Minneapolis & Duluth 1st. mor. 7 p. c. cou. gold,		
guaranteed by Minn. & St. Louis.....	51,562 50	55,000 00
Terre Haute & Logansport (Ind.) 6 p. c. mort.		
cou., T. H. & Indianapolis guarantee.....	100,000 00	104,000 00
MUNICIPAL AND COUNTY BONDS—		
Chester, Pa., 5 p. c. reg.....	185,571 00	200,200 00
Cumberland City, Md., 6 p. c. coupon.....	45,000 00	52,500 00
Xenia City, O., 5½ p. c. coupon.....	46,350 00	45,000 00
Xenia City, O., 5½ p. c. coupon.....	4,100 00	4,000 00
Xenia City, O., 5 p. c. coupon.....	27,733 75	27,500 00
Piqua City, O., School House 6 p. c. coupon....	40,100 00	41,200 00
Sciota County, O., 6 p. c. coup. bridge.....	45,000 00	45,900 00
Springfield, O., reg. 5 p. c. Water Works.....	40,000 00	40,000 00
Louisville, Ky., City 7 p. c. coupon.....	43,500 00	57,000 00
Evansville, Ind., redemption 6 p. c. coupon....	48,600 00	36,000 00
St. Louis, Mo., 6 p. c. coupon.....	25,030 00	31,800 00
St. Joseph, Mo., 4 p. c. coupon funding.....	86,050 00	82,080 00
St. Joseph, Mo., 6 p. coupon funding 1903.....	96,000 00	100,000 00
Jackson County, Mo., 8 p. c. coupon.....	61,200 00	62,400 00
Kansas City, Kan., 10 p. c. coupon.....	8,934 00	9,030 00
Leavenworth, Kan., 4 p. c. coupon refunding....	29,925 50	31,244 00
Harrisburg, 6 p. c. coupon water.....	50,150 00	64,900 00
Salem, N. J., 5 p. c. registered water.....	76,875 00	76,875 00
Mt. Vernon, O., 6 p. c. coupon Water Works...	23,100 00	23,100 00
Kansas City, 1st m. 7 p. c. cou. water gold....	99,425 00	98,940 00
Joplin, Mo., 7 p. c. coupon water.....	75,000 00	78,750 00
Hot Springs, Ark., 1st mort. 7 p. c. cou. water..	70,000 00	70,000 00
Burlington, Ia., 6 p. c. coupon water.....	70,500 00	78,750 00
RAILROAD STOCK—		
Northern Central.....	17,960 00	28,500 00

## MISCELLANEOUS—

	Cost Value.	Market Value.
American Steamship Co. 6 p. c. coup. bds, guaranteed by P. R. R. Co.....	\$25,000 00	\$26,125 00
Phoenix Iron Co. 7 p. c. 1st mor. coup. bds., guar,	100,000 00	102,000 00
Susq. Canal, priority 6 p. c. coup. bonds guar...	48,600 00	51,850 00
Delaware Mutual Safety Insurance Co. stock....	6,250 00	12,000 00
Masonic 5 p. c. reg. redemption loan, Phila.....	40,000 00	43,200 00
Union League, Phila., 5 p. c. mort. cou.....	50,000 00	51,250 00
Jamestown, N. Y., Water Supply Co. 1st m. 6 p. c. coupon.....	100,000 00	103,000 00
Jamestown, N. Y., Gas Co. 1st m. 6 p. c. coupon,	50,000 00	51,000 00
Chillicothe, O., Gas & Water Co. 1st mort. 5 p. c. coupon.....	77,900 00	82,000 00
Hamilton & Rossville, O., 6 p. c. cou. Hydraulic Co .....	50,000 00	50,000 00
Louisville, Ky., Water Co. 6 p. c. coupon.....	97,312 50	110,000 00
St. Jo., Mo., Water Co. 1st m. 6 p. c. cou. gold,	100,000 00	103,000 00
Austin, Tex., Water Co. 1st m. 7 p. c. cou. gold,	136,500 00	136,500 00
Freeport, Ill., Water Co. 1st m. 6 p. c. cou. gold,	100,000 00	103,000 00
Hudson River Water Power & Paper Co. 1st m., 6 p. c. gold coupon.....	49,000 00	50,000 00

## BANK STOCKS—

Commercial National, Philadelphia.....	11,035 25	12,540 00
Western National, “ .....	6,862 50	9,400 00
Corn Exchange National, “ .....	5,000 00	6,000 00
Bank of North America, “ .....	10,168 00	22,800 00
Girard National, “ .....	2,000 00	4,300 00
Mechanics, St. Louis, Mo.....	4,950 50	5,500 00
Totals .....	\$4,580,821 75	\$4,900,714 00

## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

NEW YORK CITY.

Commenced Business, August 10, 1875.

SHEPPARD HOMANS, *President*.WILLIAM E. STEVENS, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash.....	\$100,000 00	
Amount of net or ledger assets December 31, 1883.....		\$148,487 56

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$152,443 94	
Premiums paid by dividends.....	15,847 29	
Total .....	\$168,291 23	
Deduct amount paid to other companies for reinsurance on policies in this Company.....	487 50	
Total premium income.....	\$167,803 73	
Interest on mortgage loans....	1,470 00	
Interest on bonds owned, and dividends on stock..	3,620 00	
Interest on premium notes, loans, or liens.....	15 15	
Interest on other debts due the Company, and discount on claims paid in advance.....	195 26	
Total income.....		173,104 14
Total .....		\$321,591 70

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$70,310 60	
Cash paid for surrendered policies.....	4,882 78	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	66 00	
Cash dividends paid to policy-holders, and applied in payment of premiums.....	16,383 73	
Total paid policy-holders.....	\$91,643 11	

Commissions to agents.....	\$30,071 45	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	2,029 63	
Medical examiners' fees.....	511 00	
Salaries and other compensation of officers and other office employees.....	12,126 20	
United States taxes and revenue stamps, \$15.00; taxes, licenses, fines, and fees in other States, \$1,640.79.....	1,655 79	
Rent.....	5,168 06	
Furniture and fixtures and safes for home and agency offices.....	253 65	
Advertising.....	1,877 04	
Postage and telegrams, \$1,181.69; law and miscellaneous, \$1,831.54; attendance, \$775.00; stationery, etc., \$2,226.21; total.....	6,014 44	
Total disbursements.....		\$151,350 37
Balance.....		\$170,241 33

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Loans on bond and mortgage (first liens).....	\$20,500 00	
Loans made in cash to policy-holders on this Company's policies assigned as collateral.....	175 00	
Premium notes, loans, or liens on policies in force..	563 55	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	113,250 00	
Cash in Company's office.....	706 90	
Cash deposited in banks.....	31,273 68	
Bills receivable.....	705 72	
Agents' ledger balances.....	3,066 48	
Total net or ledger assets.....		\$170,241 33

## OTHER ASSETS.

Interest accrued on bonds and stocks.....		405 00
Interest due and accrued on collateral loans.....		21 00
Interest due and accrued on premium notes, loans, or liens.....		35 60
Gross premiums due and unreported on policies in force December 31, 1884.....	\$12,449 78	
Gross deferred premiums on policies in force December 31, 1884.....	4,250 63	
Total.....	\$16,700 41	
Deduct the loading on above gross amount..	3,340 08	
Net amount of uncollected and deferred premiums.....		13,360 33
Total assets.....		\$184,063 26

## ITEMS NOT ADMITTED.

Agents' balances.....	\$3,066 48	
Bills receivable.....	705 72	
Total.....		\$3,772 20
Total assets (less items not admitted).....		\$180,291 06

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest.....		\$52,728 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....		15,000 00
Total liabilities on policy-holders' account.....		\$67,728 00
Gross surplus, including capital, on policy-holders' account..		113,563 06
Total liabilities.....		\$180,291 06

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883.....	\$462 19	
Received during the year.....	205 70	
Total.....		\$667 89

*Deductions during the year.*

Notes, loans, or liens redeemed by maker in cash.....		104 34
Balance note assets at the end of the year.....		\$563 55

## VII. EXHIBIT OF POLICIES.

*Policies in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	258	\$103,221
Endowment policies.....	100	92,675
All other policies.....	2,031	6,824,450

*New Policies issued during the year.*

	Number.	Amount.
Endowment policies.....	39	\$18,400
All other policies.....	2,162	8,788,000

*Old Policies revived.*

	Number.	Amount.
Whole life policies.....	1	\$2,000
All other policies.....	1	1,000
Total number and amount.....	4,592	\$15,829,746
Deduct policies ceased to be in force.....	641	1,791,575
Total policies in force at end of the year.....	3,951	\$14,038,171
Policies reinsured.....	5	\$20,000

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	21	\$77,875
By expiry (term).....	386	1,136,375
By surrender.....	17	37,000
By lapse.....	47	10,825
By change and decrease.....	....	5,000
By not taken.....	170	524,500
Total terminated.....	641	\$1,791,575

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	26	\$74,000 00
Number and amount of policies issued during the year....	7	39,000 00
Totals .....	33	\$113,000 00
Number and amount ceased to be in force.....	7	15,000 00
Total number and amount in force Dec. 31, 1884,....	26	\$98,000 00
Losses incurred during the year.....		None.
Premiums collected in cash.....		\$723 55

**Schedule E**—*Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
United States reg. bonds 4½ p. c..	\$113,250	\$100,000	\$113,250



## STATE MUTUAL LIFE ASSURANCE COMPANY,

WORCESTER, MASS.

Commenced Business, June 1, 1845.

A. GEORGE BULLOCK, *President.*HENRY M. WITTER, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1883..... \$3,066,597 11

## II. INCOME DURING THE YEAR.

Cash received for premiums without  
deduction for commissions or other  
expenses .....

\$413,536 41

Premium notes, loans, or liens taken

in part payment for premiums..... 59,769 76

Premiums paid by dividends..... 102,186 69

Total ..... \$575,492 86

Deduct amount paid other com-

panies for reinsurance..... 3,363 31

Total premium income ..... \$572,129 55

Interest on mortgage loans.....

Interest on bonds owned, and dividends on stock....

Interest on premium notes, loans, or liens.....

Interest on other debts due the Company.....

Discount on claims paid in advance.....

Rents .....

Profit and loss account.....

162,717 36

9,870 00

Total income..... 744,716 91

Total ..... \$3,811,314 02

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$167,743 94	
Cash paid for matured endowments and additions .....	64,301 00	
Total amount actually paid for losses and matured endowments .....	\$232,044 94	
Cash paid for surrendered policies .....	28,574 63	
Cash dividends paid to policy-holders and applied in payment of premiums .....	102,186 69	
Total paid policy-holders .....	\$362,806 26	
Commissions to agents ..	71,669 12	
Salaries, and traveling expenses of managers of agencies, general, special, and local agents .....	19,524 00	
Medical examiners' fees .....	4,575 00	
Salaries and other compensation of officers and other office employees .....	16,079 00	
State and local taxes in State where organized, \$4,385.00; taxes, licenses, fines and fees in other States, \$4,631.00; total .....	9,016 00	
Advertising and miscellaneous expenses .....	5,970 18	
Total disbursements .....	\$489,639 56	
Balance .....	\$3,321,674 46	

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A .....	\$58,000 00	
Loans on bond and mortgage (first liens) .....	245,659 00	
Loans made in cash to policy-holders on this Com- pany's policies assigned as collateral .....	61,462 00	
Premium notes, loans, or liens on policies in force ..	59,769 76	
Cost value of bonds and stocks owned absolutely, as per Schedule E .....	2,824,396 33	
Cash deposited in banks .....	72,387 37	
Total net or ledger assets .....	\$3,321,674 46	

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans .....	}	43,000 00
Interest due and accrued on bonds and stocks .....		
Interest due and accrued on collateral loans .....		
Interest due and accrued on premium notes, loans, or liens .....		
Rents due and accrued on Company's property or lease .....	}	184,627 00
Market value of bonds and stocks over cost, as per Schedule E .....		
Total assets .....		\$3,549,301 46

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' Table of Mortality, with four per cent, compound interest.....			\$2,829,380 00
Deduct net value of risks, reinsured in other companies.....			2,905 00
Net reinsurance reserve.....			\$2,826,475 00
Claims for death losses and matured endowments.....			None.
Liabilities on policy-holders' account.....			\$2,826,475 00
Gross surplus on policy-holders' account.....			722,826 46
Total liabilities.....			\$3,549,301 46

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1883,	\$42,486 61
Received during the year.....	106,119 35
Total .....	\$148,605 96

*Deductions during the year.*

Notes, loans, or liens redeemed by maker in cash.....	88,836 20
Balance note assets at the end of the year.....	\$59,769 76

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	3,921	\$9,106,597 00
Endowment policies.....	1,790	4,898,426 00
Reversionary additions.....	....	157,090 00

*New policies issued during the year.*

	Number.	Amount.
Whole life policies.....	194	\$569,500 00
Endowment policies.....	810	2,393,500 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	7	\$7,500 00

*Additions by Dividends during the year.*

	Number.	Amount.
Reversionary additions.....	....	\$10,094
Total number and amount.....	6,722	\$17,142,707
Deduct policies ceased to be in force.....	480	1,310,563
Total policies in force at end of the year.....	6,242	\$15,832,144

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	61	\$141,743
By maturity (end).....	39	64,301
By expiry (law of 1861).....	76	172,000
By surrender.....	86	260,380
By lapse (law of 1880).....	125	345,700
By change and decrease.....	....	80,939
By forfeit.....	1	3,000
By not taken.....	92	242,500
Total terminated.....	480	\$1,310,563

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	136	\$404,290 00
Number and amount of policies issued during the year....	13	55,000 00
Total .....	149	\$459,290 00
Deduct number and amount ceased to be in force..	13	72,500 00
Total number and amount in force Dec. 31, 1884,	136	\$386,790 00

	Number.	Amount.
Number and amount of losses incurred during the year....	4	\$15,000 00
Number and amount of losses paid during the year.....	4	15,000 00
Premiums collected in cash.....	....	11,757 85

**Schedule A**—*Real estate owned by the Company.*

In Worcester.....	\$58,000 00
-------------------	-------------

**Schedule E**—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
UNITED STATES AND DISTRICT BONDS—			
United States.....	\$315,485 46	\$150,000	\$350,900
“ .....		140,000	
Dist. of Columbia, coupon.....	30,887 50	25,000	30,600
RAILROAD BONDS—			
Boston & Albany, reg.....	143,715 00	100,000	160,050
“ “ coup.....		21,000	
“ “ stock reg....		11,000	
Worcester & Nashua, note & coup.,	126,500 00	125,000	126,350
Prov. & Worcest'r, note and coup.,	327,094 50	300,000	361,624
“ “ stock reg....		15,900	
Fitchburg, reg and coup.....	123,625 00	110,000	124,000
Boston, Clin., Fitch. & N. Bed., coup	33,000 00	30,000	33,600
N. Y., Lack. & W., reg. and coup.,	46,333 75	40,000	48,000

	Cost Value.	Par Value.	Market Value.
Chicago & Northwestern, reg. ....	\$59,680 00	\$50,000	\$59,930
Michigan Central, reg. and coup..	10,300 00	10,000	10,300
N. Y. C. & H. R., coup. ....	21,075 00	20,000	20,600
N. Y. & N. Eng., reg. and coup..	10,662 50	10,000	10,400
Chicago & Eastern Illinois, coup..	25,000 00	25,000	27,000
Dayton & Michigan, coup. ....	5,000 00	5,000	5,000
Chicago, Mil. & St. Paul, coup...	29,750 00	25,000	30,000
RAILROAD STOCKS—			
Morris & Essex. ....	25,450 00	20,000	24,400
Chicago, R. I. & Pacific. ....	12,575 00	10,000	10,600
Old Colony. ....	13,874 25	10,000	14,400
Boston & Maine. ....	16,150 25	10,000	16,500
Chicago, Burlington & Quincy...	22,212 50	21,000	21,850
Boston & Lowell. ....	10,773 13	10,000	10,700
Illinois Central. ....	13,525 00	10,000	11,800
Chicago & Alton. ....	13,550 00	10,000	12,800
Pitts., Cleveland & Toledo. ....	21,200 00	20,000	21,200
MUNICIPAL BONDS—			
City of Portland, Me., coup. ....	28,841 49	30,000	36,200
“ Springfield, coup. ....	128,445 00	124,000	159,080
Town of Northampton, reg. ....	23,500 00	25,000	28,250
City and town of Meriden, Ct., coup	42,785 00	42,000	44,110
City of Bangor, Me., coup. ....	26,375 00	25,000	32,500
“ Lawrence, coup. ....	75,000 00	70,000	85,400
“ Newton, reg. and coup. ....	26,750 00	25,000	32,000
“ Newburyport, coup. ....	6,300 00	6,000	6,480
“ Lowell, coup. ....	62,500 00	60,000	62,900
“ Portsmouth, N. H., coup. ....	19,260 00	18,000	21,240
“ Dover, N. H., coup. ....	24,610 00	23,000	27,140
“ City of Worcester, reg. ....	86,600 00	80,000	88,000
Town of Holyoke, coup. ....	11,200 00	10,000	11,400
City of Providence, R. I., reg. ....	25,875 00	25,000	26,250
“ Boston, reg. and coup. ....	75,125 00	75,000	78,000
Town of Pawtucket, R. I., coup..	26,750 00	25,000	27,500
City of Lynn, coup. ....	10,500 00	10,000	11,000
Town of Brookline, note. ....	20,000 00	20,000	20,000
“ Amesbury, “ ....	10,400 00	10,000	10,000
“ Medway, “ ....	4,350 00	4,000	4,000
“ Winthrop, “ ....	10,200 00	10,000	10,100
“ W. Sp'gfield, “ ....	12,625 00	12,500	12,875
“ Berlin, “ ....	10,000 00	10,000	10,000
“ Grafton, “ ....	10,000 00	10,000	10,100
“ Rutland, “ ....	5,000 00	5,000	5,000
“ Guilford, Vt., “ ....	6,500 00	6,500	6,500
“ Clinton, coup. ....	41,400 00	40,000	40,800
“ Beverly, “ ....	51,375 00	50,000	51,000

	Cost Value.	Par Value.	Market Value.
City of St. Paul, Minn., coup.....	\$50,500 00	\$50,000	\$48,500
“ Cincinnati, Ohio. coup.....	9,640 00	8,000	9,920
“ Newark, N. J., reg.....	57,500 00	50,000	57,500
“ Minneapolis, Minn., coup..	41,922 50	41,000	41,410
“ St. Louis, Mo., coup.....	68,450 00	60,000	67,600
City of Toledo, Ohio.....	30,825 00	30,000	30,900
BANK STOCKS—			
Central National, Worcester..	2,500 00	2,500	3,375
First “ Boston.....	5,000 00	5,000	9,500
City “ Worcester..	4,000 00	4,000	4,800
Third “ Springfield..	10,000 00	10,000	17,500
Hide & Leather “ Boston.....	11,575 00	11,200	12,880
Shawmut “ “.....	6,725 00	6,700	7,571
Atlantic “ “.....	24,723 75	19,500	29,250
Grafton “ Grafton....	7,900 00	7,900	9,480
Eliot “ Boston.....	4,075 50	4,000	4,800
Quinsigamond “ Worcester..	10,090 00	10,000	11,000
Howard “ Boston.....	17,115 50	16,700	19,205
Leicester “ Leicester..	5,525 00	5,000	6,000
Northborough “ Northboro’..	2,000 00	2,000	2,400
Continental “ Boston.....	10,012 50	10,000	10,500
Republic “ “.....	7,562 50	7,500	9,750
Webster “ “.....	5,275 00	5,000	5,050
Redemption “ “.....	15,985 00	11,500	12,880
Tremont “ “.....	13,300 00	10,000	10,100
Suffolk “ “.....	3,350 00	2,500	2,825
Worcester “ Worcester..	8,165 00	6,000	7,800
Westminster “ Westminster,	5,000 00	5,000	5,000
Milbury “ Milbury....	8,000 00	8,000	10,000
Wachusett “ Fitchburg...	2,500 00	2,500	4,875
Revere “ Boston.....	6,756 25	6,700	7,973
Adams “ N. Adams..	13,122 50	9,000	12,600
First “ Westborough	540 00	500	500
WATER CO. BONDS—			
Quincy Water Co. coup.....	15,075 00	15,000	15,150
Totals.....	\$2,824,396 33	.....	\$3,009,023



## UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, ME.

Commenced Business, October 1, 1849.

JOHN E. DEWITT, *President.*HENRY D. SMITH, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1883..... \$5,965,059 02

## II. INCOME DURING THE YEAR.

Received for premiums without deduction for commissions or other expenses .....

\$719,255 81

Deduct amount paid to other companies for reinsurance, on policies in this Company.....

1,076 43

Total premium income..... \$718,179 38

Interest on mortgage loans..... 66,577 39

Interest on bonds owned, and dividends on stock.. 87,926 48

Interest on premium notes, loans, or liens..... 48,062 69

Interest on other debts due the Company..... 11,955 44

Discount on endowments paid in advance..... 2,050 53

Rents..... 50,871 21

Total income..... 985,623 12

Total ..... \$6,950,682 14

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions... \$274,923 64

Premium notes, loans or liens used in payment of same..... 13,582 00

Cash paid for matured and discounted endowments and additions ..... 199,228 05

Premium notes, loans, or liens used in payment of same..... 32,918 00

Total amount actually paid for losses and matured endowments..... \$520,651 69

Cash paid for surrendered policies.....	\$18,516 80	
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse.....	14,759 10	
Cash surrender values, including reconverted ad- ditions, applied in payment of cash premiums....	50,911 98	
Cash dividends paid to policy-holders and applied in payment of premiums.....	45,032 57	
Premium notes, loans or liens used in payment of dividends to policy-holders.....	19,006 00	
Total paid policy-holders... \$668,878 14		
Commissions to agents.....	152,612 91	
Medical examiners' fees and expenses.....	10,370 38	
Salaries and other compensation of officers and other office employees.....	43,905 73	
Taxes, licenses, fines, and fees.....	11,540 80	
Advertising.....	17,825 20	
Printing, stationery, etc., \$7,772.34; postage, ex- change, etc., \$4,639.73; traveling expenses of officers and clerks, \$4,031.54; law expenses, \$7,569.81; miscellaneous expenses, \$17,418.98..	41,432 40	
Profit and loss.....	25,790 36	
Total disbursements.....		\$972,355 92
Balance.....		\$5,978,326 22

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Appraised value of real estate unencumbered, as per Schedule A.....	\$1,789,615 60	
Loans on bond and mortgage.....	1,350,818 33	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	155,750 00	
Loans made in cash to policy-holders, on the Com- pany's policies assigned as collateral.....	4,515 31	
Premium notes, loans, or liens on policies in force..	737,590 00	
Bonds and stocks owned absolutely, as per Sched- ule E.....	1,818,386 36	
Cash in Company's office.....	442 93	
Cash deposited in banks.....	110,352 37	
Bills receivable.....	3,250 27	
Agents' and other ledger balances.....	5,887 32	
Judgment.....	1,218 00	
Cash in transit (since received).....	499 73	
Total net or ledger assets.....		\$5,978,326 22

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	\$179,288 14
Interest accrued on bonds and stocks.....	16,928 85
Interest accrued on collateral loans .....	655 04
Interest due and accrued on premium notes, loans, or liens.....	19,977 35
Rents due and accrued on Company's property or leases.....	5,097 18
Market value of bonds and stocks over cost, as per Schedule E.....	27,654 95
Gross premiums due and unreported on policies in force December 31, 1884.....	\$48,575 24
Gross deferred premiums on policies in force De- cember 31, 1884.....	69,017 19
Total .....	\$117,592 43
Deduct the loading on above gross amount..	23,518 49
Net amount of uncollected and deferred premiums.....	94,073 94
Total assets.....	\$6,322,001 67

## ITEMS NOT ADMITTED.

Second mortgage loans.....	\$244 42
Judgment .....	1,218 00
Agents' and other ledger balances.....	5,887 32
Bills receivable.....	3,250 27
Total .....	10,600 01
Total assets (less items not admitted).....	\$6,311,401 66

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....	\$5,713,743 00
Deduct net value of risks of this Company reinsured in other solvent companies.....	2,520 00
Net reinsurance reserve.....	\$5,711,223 00
Premium obligations in excess of the net value of their policies....	19 00
Claims for death losses due and unpaid .....	\$24,034 07
Claim for matured endowments due and unpaid....	13,216 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due,	47,762 40
Claims for death losses and other policy claims resisted by the Company.....	33,564 18
Notices of death on which no proofs have been re- ceived .....	22,855 00
Total policy claims.....	141,431 65

Unpaid dividends of surplus, or other property due policy-holders...	\$7,780 30
Contingent reserve .....	1,381 00
Premiums paid in advance.....	1,990 55
Contingent guarantee fund.....	55,000 00
Liabilities on policy-holders' account .....	\$5,918,825 50
Gross surplus on policy-holders' account.....	392,576 16
Total liabilities.....	\$6,311,401 66

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883 .....	\$764,071 00
Received during the year.....	74,675 10
Total.....	\$838,746 10

*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$46,500 00
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	16,672 10
Notes, loans, or liens used in payment of dividends and reduction of premiums to policy-holders.....	19,006 00
Notes, loans, or liens redeemed by maker in cash..	4,764 00
Notes, loans, or liens transferred.....	14,214 00
Total reduction of premium note account.....	101,156 10
Balance note assets at the end of the year.....	\$737,590 00

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	6,349	\$12,101,495 00
Endowment policies .....	6,067	9,278,624 00
All other policies.....	1,604	3,048,156 00
Reversionary additions .....	....	99,682 66

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	220	\$427,906 00
Endowment policies.....	1,749	3,341,760 00
All other policies.....	25	35,500 00

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	5	\$14,000 00
Endowment policies .....	13	23,600 00
Reversionary additions.....	....	811 05

*Additions by Dividends.*

	Number.	Amount.
Reversionary additions.....	....	\$45,929 43
Total number and amount.....	16,032	\$28,417,464 14
Deduct policies ceased to be in force.....	2,200	4,134,719 05
Total policies in force at end of the year.....	13,832	\$24,282,745 09
Policies reinsured.....	14	66,778 00

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	175	\$352,384 16
By maturity and discount.....	205	239,560 82
By expiry (term).....	286	603,705 00
By surrender.....	165	289,151 91
By lapse.....	877	1,545,883 63
By decrease.....	....	39,765 94
By reconversions.....	....	1,067 59
By not taken.....	492	1,063,200 00
Total terminated.....	2,200	\$4,134,719 05

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1883.....	124	\$197,176 13
Number and amount of policies issued and increased during the year.....	10	14,597 69
Totals.....	134	\$211,773 82
Deduct number and amount ceased to be in force..	15	19,905 19
Total number and amount in force Dec. 31, 1884,	119	\$191,868 63
Number and amount of losses and claims on policies incurred during the year.....	1	\$2,000 00
Number and amount of losses and claims on policies paid during the year.....	1	2,000 00
Premiums collected.....	....	5,484 71

**Schedule A**—*Real estate owned by the Company.*

Ninety-four pieces of real estate, appraised value.... \$1,789,615 60



Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Paid-up end. pol. in N. E. Mut. Life Ins. Co.,	\$3,000	\$3,000 00	\$2,500 00
Chatham National Bank, N. Y., stock....	5,000	7,400 00	5,000 00
Maine Central R. R. 7 p. c. bonds, 1912 ..	1,500	1,785 00	10,000 00
Flint & Pere Marquette R. R. bonds.....	5,000	5,700 00	
Cleveland, Ohio, bonds.....	1,000	1,095 00	
Bath, Me., bonds.....	2,000	2,100 00	
Fort Wayne, Ind., bonds.....	1,000	1,085 00	
Chatham National Bank, N. Y., stock....	5,000	7,400 00	5,000 00
Westbrook Manufacturing Co. stock.....	18,000	18,000 00	16,000 00
Maine Central R. R. bonds.....	10,000	11,900 00	10,000 00
Dayton, Ohio, water bonds.....	2,000	2,057 50	1,800 00
United States gold bonds, 4 p. c.....	2,000	2,437 50	1,200 00
Flint & Pere Marquette R. R. bonds.....	5,000	5,700 00	5,000 00
N. Y. & N. E. R. R. stock.....	10,000	1,325 00	750 00
Westbrook Manufacturing Co. stock.....	10,000	10,000 00	9,000 00
Lewiston & Auburn, Me., H. R. R. Co. stk	1,500	1,125 00	550 00
Wells, Fargo & Co. stock.....	4,000	4,400 00	3,000 00
Cook County, Ill., bonds.....	2,000	2,038 00	2,000 00
Flint & Pere Marquette R. R. pref. stock..	22,500	18,900 00	16,000 00
Central Wharf, Portland, Me., stock.....	....	24,000 00	12,000 00
Kingston, N. Y., Water Co. bonds.....	500	505 00	150 00
First National Bank, Portland, Me., stock..	1,000	1,480 00	1,100 00
N. Y. C. & H. R. stock.....	8,000	6,840 00	6,000 00
Flint & Pere Marquette R. R. stock.....	10,000	8,400 00	7,000 00
St. Louis & San Francisco R. R. "B" bds.,	1,000	1,000 00	11,000 00
St. Paul & No. Pacific R. R. bonds.....	12,000	11,700 00	
First National Bank, Houlton, Me., stock..	600	660 00	2,600 00
European & North American R. R. stock..	2,600	2,600 00	
St. Louis & San Francisco R. R. "B" bds.,	2,000	2,000 00	1,500 00
Nineteenth Ward Bank, N. Y., stock.....	13,000	12,610 00	10,400 00
Flint & Pere Marquette R. R. pref. stock..	5,000	4,200 00	5,600 00
Chicago & Northwestern R. R. com. stock,	2,000	1,680 00	
Metropolitan Elev. R. R. 2d mort. bonds..	1,000	935 00	
Bath, Me., bonds.....	1,000	1,050 00	2,800 00
Fort Madison, Iowa, bonds.....	2,000	2,000 00	
Fort Madison, Iowa, bonds.....	2,000	2,000 00	1,800 00
Portland, Me., bonds.....	1,000	1,020 00	1,000 00
Dennison Paper Mfg. Co. 1st mort. bonds..	4,000	4,000 00	5,000 00
Maine Central R. R. bonds.....	1,000	1,190 00	
Portland, Me., bonds.....	1,000	1,020 00	
Totals .....	\$181,200	\$198,338 00	\$155,750 00



**Schedule E—Stocks and Bonds owned by the Company.**

	Par Value.	Market Value.
<b>UNITED STATES AND DISTRICT BONDS—</b>		
United States gold 4 p. c. 1907.....	\$155,000 00	\$188,906 25
“ “ currency 6 p. c. 1899.....	50,000 00	65,500 00
“ “ 4½ p. c. 1891.....	15,000 00	16,950 00
District of Columbia 3½ p. c. 1924.....	50,000 00	57,000 00
<b>MUNICIPAL BONDS—</b>		
Sheldon, Vt., 4½ p. c. 1855-1890.....	12,000 00	12,000 00
Richmond, Va., 8 p. c. 1903.....	10,000 00	13,500 00
Lewiston, Me., 6 p. c. 1901.....	20,000 00	23,400 00
Portland, Me., 6 p. c. 1887-1907.....	76,500 00	88,260 00
Springfield, O., 6 p. c. 1895-1900.....	25,000 00	27,392 50
Wilmington, Del., 5 p. c. 1897.....	5,000 00	5,000 00
Chicago, Ill., 7 p. c. 1892-1894.....	3,000 00	3,435 00
Biddeford, Me., 4 p. c. 1897.....	20,000 00	20,000 00
Delaware, O., 6 p. c. 1901.....	5,000 00	5,133 50
Brunswick, Me., 4 p. c. 1886-1894.....	4,000 00	4,000 00
Dayton, O., 8 p. c. 1885.....	2,000 00	2,000 00
Shelbyville, Ind., 6 p. c. 1886-1890.....	3,000 00	3,030 00
Minneapolis, Minn., 4½ p. c. 1902.....	10,000 00	10,000 00
St. Louis, Mo., 6 p. c. 1899.....	20,000 00	23,200 00
Berlin, N. H., 4 p. c. 1891-1897.....	7,000 00	6,458 50
Union County, O., 5 p. c. 1886-1887.....	14,000 00	14,000 00
Cincinnati Improvement 7 p. c. 1885-1887.....	3,080 59	3,165 31
State of Minnesota 4½ p. c. 1891.....	25,000 00	25,375 00
Fayette County, O., 6 p. c. 1885.....	20,000 00	20,000 00
Vigo County, Ind., 5 p. c. 1898-1905.....	20,000 00	19,400 00
<b>RAILROAD BONDS—</b>		
New York & New England 6 p. c. 1905.....	50,000 00	47,500 00
Union Pacific 6 p. c. 1896-1899.....	50,000 00	56,750 00
Erie 7 p. c. 1920.....	50,000 00	59,500 00
Michigan Central 5 p. c. 1931.....	50,000 00	48,250 00
Oregon R. & Navigation Co. 7 p. c. 1887.....	20,000 00	19,850 00
“ “ “ “ 6 p. c. 1909.....	50,000 00	55,000 00
Oregon Short Line 6 p. c. 1922.....	30,000 00	26,100 00
Chicago, Burlington & Quincy 4 p. c. 1919.....	50,000 00	46,000 00
St. Louis & San Francisco “B” 6 p. c. 1906....	50,000 00	50,000 00
Chicago & North Western 7 p. c. 1915.....	25,000 00	33,500 00
Atchison, Topeka & Santa Fe 7 p. c. 1899.....	25,000 00	30,312 50
Milwaukee & St. Paul 7 p. c. 1903.....	25,000 00	32,250 00
New Mexico & So. Pacific 7 p. c. 1909.....	50,000 00	59,250 00
Chicago & West Michigan 5 p. c. 1921.....	100,000 00	87,000 00
Buffalo & Erie 7 p. c. 1898.....	50,000 00	60,000 00
Kansas City, St. Jo. & Council Bluffs 7 p. c. 1907,	15,000 00	17,887 50
Flint & Pere Marquette 6 7 c. 1920.....	35,000 00	39,900 00
Jackson, Lansing & Saginaw 8 p. c. 1891.....	50,000 00	56,937 50
Maine Central 6 p. c. 1900.....	9,000 00	9,900 00
Kansas & Missouri 5 p. c. 1922.....	10,000 00	9,500 00

	Par Value.	Market Value.
Ohio & Mississippi 7 p. c. 1898.....	\$10,000 00	\$11,825 00
Chicago, Burlington & Quincy 5 p. c. 1913.....	20,000 00	19,350 00
Quincy, Alton & St. Louis 5 p. c. 1896.....	50,000 00	47,981 25
* Portland & Ogdensburg 6 p. c. 1900..	33,500 00	33,500 00
<b>BANK STOCKS—</b>		
* First National, Portland, Me .....	5,800 00	8,584 00
* Cumberland National, Portland, Me . . . . .	4,000 00	5,200 00
* Manufacturers National, Lewiston, Me.....	5,000 00	5,800 00
* Lime Rock National, Rockland, Me.....	8,750 00	9,375 00
* First National, Augusta, Me.....	5,000 00	6,250 00
* First National, Biddeford, Me.....	3,800 00	5,700 00
* Sagadahoc National, Bath, Me.....	1,000 00	1,250 00
* First National, Bangor, Me.....	1,200 00	1,560 00
* First National, Lewiston, Me.....	10,000 00	16,500 00
* Rockland National, Rockland, Me.....	5,000 00	7,750 00
* Biddeford National, Biddeford, Me.....	1,000 00	1,400 00
* Casco National, Portland, Me.....	15,600 00	24,648 00
* Canal National, Portland, Me.....	20,000 00	33,600 00
* Merchants National, Portland, Me.....	750 00	1,200 00
* National Traders, Portland, Me.....	2,100 00	3,087 00
* Georges National, Thomaston, Me.....	1,200 00	1,080 00
* North National, Rockland, Me.....	10,000 00	14,000 00
* Ticonic National, Waterville, Me.....	3,500 00	5,075 00
* Northern National, Hallowell, Me.....	15,000 00	21,450 00
* Norway National, Norway, Me.....	1,000 00	1,100 00
* National Shoe & Leather, Auburn, Me.....	4,000 00	4,640 00
* People's National, Waterville, Me.....	3,000 00	4,290 00
* Veazie National, Bangor, Me.....	5,000 00	6,600 00
* First National, Wiscasset, Me....	1,000 00	1,360 00
* First National, Auburn, Me.....	2,000 00	3,120 00
* Richmond National, Richmond, Me.....	700 00	910 00
Importers & Traders National, New York City..	5,000 00	12,800 00
<b>RAILROAD STOCK—</b>		
Portland, Saco & Portsmouth.....	12,500 00	14,562 50
<b>MISCELLANEOUS—</b>		
Ellsworth, Me., 5 p. c. note, 1885-1886.....	8,000 00	8,000 00
Totals .....	\$1,642,980 59	\$1,846,041 31

\* Valued by Bank Examiner of Maine.

## UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, March 4, 1850.

T. H. BROSNAN, *President.*C. P. FRALEIGH, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

## I. CAPITAL.

Capital stock paid up in cash .....	\$440,000 00	
Amount of net or ledger assets December 31, 1883.....		\$5,061,465 05

## II. INCOME DURING THE YEAR.

Received for premiums without deduction for commissions or other expenses .....	\$661,764 11	
Deduct amount paid to other companies for reinsurance on policies in this Company .....	5,405 29	
Total premium income.....	\$656,358 82	
Interest on mortgage loans.....	138,924 04	
Interest on bonds owned, and dividends on stock...	92,672 28	
Interest on premium notes, loans, or liens.....	7,778 34	
Interest on other debts due the Company.....	14,882 29	
Rents for use of Company's property.....	2,649 96	
Balance of profit and loss account.....	9,927 46	
Total income.....		923,193 19
Total .....		\$5,984,658 24

## III. DISBURSEMENTS DURING THE YEAR.

Paid for death losses and additions... ..	\$340,678 82	
Paid for matured endowments and additions .....	136,279 42	
Total amount actually paid for losses and matured endowments.....		\$476,958 24

Paid annuitants.....	\$126 00	
Paid for surrendered policies and additions.....	100,810 45	
Cash dividends paid to policy-holders and applied in payment of premiums.....	58,254 44	
Total paid policy-holders.....	\$636,149 13	
Dividends to stockholders.....	30,800 00	
Commissions to agents.....	90,875 36	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	60,075 47	
Medical examiners' fees.....	11,363 70	
Salaries and other compensation of officers and other office employes.....	47,571 21	
Taxes, licenses, fines, and fees.....	9,866 54	
Rent.....	22,740 17	
Advertising.....	15,341 17	
Printing and stationery, \$7,612.22; exchange and express, \$5,137.49; law expenses, \$5,326.34; directors' fees, \$2,770; traveling expenses, offi- cers, and office employes, \$2,369 93; miscellaneous expenses, \$9,559.38; returned to agent, overpaid in 1883, \$724.14.....	33,499 50	
Total disbursements.....		\$958,282 25
Balance.....		\$5,026,375 99

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate, unencumbered, as per Schedule A.....	\$57,961 42	
Loans on bond and mortgage (first liens).....	2,416,381 76	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	219,461 10	
Premium notes, loans, or liens on policies in force..	122,931 32	
Cost value of bonds and stocks owned absolutely as per Schedule E.....	1,907,575 85	
Cash in Company's office.....	1,840 28	
Cash deposited in banks.....	257,703 89	
Bills receivable.....	10,790 47	
Agents' ledger balances.....	31,729 90	
Total assets.....		\$5,026,375 99
Deduct depreciation from cost of securities owned to bring same to market value.....	29,064 75	
Total net or ledger assets, less depreciation.....		\$4,997,311 24

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	22,790 94
Interest accrued on bonds and stocks.....	30,931 10
Interest due and accrued on premium notes, loans, or liens, and bank balances.....	6,824 75

Market value of real estate over cost, as per Schedule A.....	\$37,038 58
Gross premiums due and unreported on policies in force December 31, 1884.....	\$55,409 61
Gross deferred premiums on policies in force De- cember 31, 1884.....	72,135 22
Total .....	\$127,544 83
Deduct 10 per cent. on above gross amount..	12,754 48
Net amount of uncollected and deferred premiums.....	114,790 35
Total assets.....	\$5,209,686 96

## ITEMS NOT ADMITTED.

Agents' balances.....	\$31,729 90
Bills receivable and interest thereon.....	10,790 47
Total .....	42,520 37
Total assets (less items not admitted).....	\$5,167,166 59

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed according to the Actuaries' Table of Mortality, with four per cent. interest....	\$4,766,356 00
Deduct net value of risks of this Company, reinsured in other solvent companies.....	37,085 00
Net reinsurantee reserve.....	\$4,729,271 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due....	\$12,950 00
Claims for death losses and other policy claims re- sisted by the company.....	10,000 00
Amount due for annuities.....	318 00
Total policy claims.....	23,268 00
Premiums paid in advance, \$2,204.36; accrued rents and unrepresented accounts, \$4,245.35; liability on lapsed policies presentable for surrender, \$2,260.04; total.....	8,709 75
Liabilities on policy-holders' account.....	\$4,761,248 75
Gross surplus, including capital, on policy-holders' account..	405,917 84
Total liabilities.....	\$5,167,166 59

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1883.....	\$141,309 66
Received during the year.....	43,376 59
Total .....	\$184,686 25



*Deductions during the year.*

Notes, loans, or liens used in payment of losses and claims .....	\$37,652 05	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	3,631 31	
Notes, loans, or liens redeemed by maker in cash..	20,471 57	
Total reduction of premium note account.....		\$61,754 93
Balance note assets at the end of the year.....		\$122,931 32

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	8,055	\$15,287,645
Endowment policies.....	1,708	2,876,228
All other policies.....	232	642,374
Reversionary additions.....	....	387,332

*New Policies issued during the year.*

	Number.	Amount.
Whole life policies.....	1,424	\$3,456,030
Endowment policies.....	180	374,790
All other policies.....	12	49,500

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	10	\$19,500
Endowment policies.....	3	5,000
All other policies.....	1	1,500
Reversionary additions.....	....	842

*Old Policies increased and changed during the year.*

	Number.	Amount.
Whole life policies.....	13	\$33,830
Endowment policies.....	3	9,133
All other policies.....	48	120,670

*Additions by dividends.*

	Number.	Amount.
Reversionary additions.....	....	\$55,180
Total number and amount.....	11,689	\$23,319,554
Deduct policies ceased to be in force.....	1,557	3,549,690
Total policies in force at the end of the year....	10,132	\$19,769,864
Policies reinsured.....	36	207,200



*Policies ceased to be in force during the year.*

	Number.	Amount.
By death .....	160	\$316,443
By maturity (end.) .....	58	138,283
By expiry (term) .....	7	33,000
By surrender .....	304	529,784
By lapse .....	788	1,840,708
By change and decrease .....	15	100,472
By not taken .....	225	591,000
Total terminated .....	1,557	\$3,549,690

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883 .....	273	\$315,800
Number and amount of policies issued during the year ...	55	74,540
Total .....	328	\$390,340
Deduct number and amount ceased to be in force ..	51	65,290
Total number and amount in force Dec. 31, 1884,	277	\$325,050

	Number.	Amount.
Number and amount of claims unpaid December 31, 1883 ..	None.	Nil.
Number and amount of losses and claims on policies in- curred during the year .....	4	\$4,690 00
Number and amount of claims paid during the year ....	4	4,690 00
Premiums collected in cash .....		12,683 33

*Schedule A—Real estate owned by the Company.*

In New York City .....	\$21,744 67
Elsewhere in New York .....	28,058 69
In New Jersey .....	8,158 06
Total cost .....	\$57,961 42
Market value over cost .....	37,038 58
Total market value .....	\$95,000 00

*Schedule C—Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Western Union Telegraph Co. stock .....	\$7,500	\$4,143 75	\$16,700 00
Missouri Pacific R'y 3d mort. 7 p. c. bonds,	1,000	1,050 00	
American Telegraph & Cable Co. stock ...	16,300	8,965 00	
N. Y., Lack. & Western R'y stock .....	6,600	5,659 50	
United States 4 p. c. consols. coup. bonds ..	200	246 00	3,500 00
Missouri Pacific R'y 3d mort. 7 p. c. bonds,	2,000	2,100 00	
American Telegraph & Cable Co. stock ...	4,000	2,200 00	
Western Union Telegraph Co. stock .....	500	276 25	

	Par Value.	Mar. Value.	Amt. Loaned.
American Telegraph & Cable Co. stock....	\$2,500	\$1,375 00	\$1,125 00
Missouri Pacific R'y 3d mort. 7 p. c. bonds,	15,000	15,750 00	15,000 00
Western Union Telegraph Co. stock.....	10,000	5,525 00	7,636 10
American Telegraph & Cable Co. stock...	7,000	3,850 00	
Imp. & Traders Nat. Bank (N. Y.) stock...	400	1,000 00	
Germania Fire Ins. Co. (N. Y.) stock.....	4,000	10,400 00	
Great Western R.R.Co. 1859 2d m. 7 p.c. bds	15,000	13,950 00	
St. Louis, Kansas City & Northern R'y Cō., Omaha Div., 1st m. 7 p. c. gold bds., 1919	10,000	10,150 00	50,000 00
Missouri Pacific 3d mort. 7 p. c. bonds....	5,000	5,250 00	
Chi., St. Paul, Minneapolis & Omaha R'y Co. 6 p. c. con. mort. bonds .....	4,000	4,480 00	
Col. & Hocking Val. R. R. 30 year 7 p. c. sinking fund bonds.....	4,000	4,800 00	
Imp. & Traders Nat. Bank (N. Y.) stock...	500	1,250 00	
Lockwood Co., Waterville, Me., stock....	5,000	6,000 00	
Chi., St. Paul & Minneapolis R'y 6 p. c. 1st mort. gold bonds.....	500	580 00	
Wisconsin Val. R. R. 7 p. c. 1st mort. bds.,	1,000	1,250 00	
Missouri, Kan. & Tex. R'y con. mort. 7 p. c. land grant bonds.....	15,000	15,750 00	
N. Y. Cen. Ext. 5 p. c. debt cert., 1893...	3,000	3,090 00	2,500 00
Jersey City 6 p. c. funded bebt bds., 1909..	35,000	35,000 00	25,000 00
Manhattan Gas Light Co. (N. Y.) stock...	15,000	37,500 00	30,000 00
United States 4½ p. c. bonds.....	3,000	3,397 50	10,000 00
Central R. R. of N. Jersey conv. bds., 1902,	10,000	10,750 00	
Long Island R. R. Co. stock ... ..	100,000	63,000 00	50,000 00
Mil. & St. Paul R'y, St. Paul Div., 1st mort. 7 p. c. gold bonds, 1902.....	4,000	5,080 00	8,000 00
Mil. & St. Paul R'y, Chicago & Mil. Div., 7 p. c. bonds, 1903 .....	1,000	1,270 00	
Metropolitan Trust Co. (N. Y.) stock.....	3,000	3,600 00	
Totals .....	\$311,000	\$288,688 00	\$219,461 10

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
UNITED STATES AND DISTRICT BONDS—			
United States 4 p. c. con. reg., 1907	\$11,702 55	\$10,000 00	\$12,200 00
United States 4½ p. c. reg., 1891,	46,102 74	40,000 00	45,150 00
Dist. of Col. 3-65 fdg. reg., 1924..	131,384 40	120,000 00	136,176 00
MUNICIPAL BONDS—			
Jersey City water loan, 1891.....	3,855 00	2,000 00	2,080 00
“ “ “ 1893.....		2,000 00	2,080 00
“ 1905.....	53,160 00	43,000 00	45,580 00
“ reg., 1905 .....		6,000 00	6,300 00
“ revenue, 1886 .....	64,125 00	60,000 00	60,600 00
“ water scrip, 1902.....	1,092 50	1,000 00	1,120 00

	Cost Value.	Par Value.	Market Value.
Jersey City improvement, reg., 1891		\$50,000 00	\$50,000 00
“ “ “ 1892	\$55,425 00	1,000 00	1,010 00
“ “ “ 1893		1,000 00	1,020 00
City of Newark, N. J., reg., 1908,	116,000 00	100,000 00	115,000 00
RAILROAD BONDS—			
N. Y., Lack. & W. 1st m., 1921..	108,750 00	100,000 00	117,000 00
N. Y., L. & W. con. 2d m., 1923,	49,793 75	50,000 00	47,958 50
Chi. & N. W. 5 p. c. sinking fund,	99,099 32	100,000 00	102,750 00
Chi., Mil. & St. Paul, 1st mort., So.			
Minnesota Div., 1910.....	102,434 93	100,000 00	107,500 00
Chi., Mil. & St. Paul, 1st mort., C.			
& P. Western Div., 1921.....	46,256 00	50,000 00	46,750 00
Missouri Pacific con. 1st m., 1920,	100,896 06	100,000 00	94,000 00
Missouri Pacific 3d mort., 1906...	111,600 69	100,000 00	103,834 00
Central Iowa 1st mort. gold, 1899,	107,443 84	100,000 00	98,792 00
Hannibal & St. Jo. con. mort., 1911,	27,625 00	25,000 00	28,250 00
St. L., Iron Mount. & So. gen. con.			
and land grant mort. gold, 1931,	35,732 88	50,000 00	34,375 00
St. Louis & Iron Mount. 2d mort.			
gold, 1897.....	53,456 64	50,000 00	51,917 00
Chi., Bur. & Quincy deb., 1913...	46,195 21	50,000 00	48,083 50
Mo., Kan. & Tex., con. 1st m. land			
grant & skg. fd. gold, 1904-1906	106,099 55	100,000 00	102,084 00
Mo., Kan. & Texas gen. con. mort.			
gold, 1920.....	20,278 33	25,000 00	16,875 00
Oregon R'y & Navigation Co. 1st			
mort. gold, 1909.....	45,001 56	43,000 00	46,010 00
N. Y. Central deb. cert. extended			
5 p. c., 1893.....	84,454 37	81,500 00	83,266 10
Lou. & Nash. gen. mort., 1930...	45,750 00	50,000 00	42,250 00
Kansas Pac. con. 1st mort., 1919...	23,718 86	25,000 00	23,000 00
N. Y., C. & St. L. 1st m. g'd, 1921	26,016 67	25,000 00	23,000 00
Chicago, St. Paul, Minn. & Omaha			
con. mort., 1930.....	27,750 00	25,000 00	27,875 00
Albany & Susq. 1st con. guar. mort.			
(guar. by D. & H. Can. Co.), 1906	114,375 00	100,000 00	111,250 00
Bur., Cedar Rap. & North'n, Iowa,			
Minn. & Dak. Div., con. 1st m.,			
1934.....	42,000 00	50,000 00	43,375 00
Totals.....	\$1,907,575 85	\$1,835,500 00	\$1,878,511 10

## WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, February 2, 1860.

W. A. BREWER, JR., *President.*WM. HAXTON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

## I. CAPITAL.

Capital stock paid up in cash.....	\$125,000 00
Amount of net or ledger assets December 31, 1883.....	\$6,587,879 08

## II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$1,430,384 98
Cash received for annuities.....	3,947 36
Total premium income.....	\$1,434,332 34
Interest on mortgage loans.....	275,963 30
Interest on bonds owned, and dividends on stock..	42,500 00
Interest on other debts due the Company.....	6,388 43
Discount on claims paid in advance.....	5,911 24
Rents.....	10,074 73
Cash received for profits on bonds, stocks, or other property actually sold.....	163 75
Total income.....	1,775,333 79
Total .....	\$8,363,212 87

## III. DISBURSEMENTS DURING THE YEAR.

Cash paid for death losses and additions	\$412,620 80
Cash paid for matured and discounted endowments and additions.....	184,244 20
Total amount actually paid for losses and matured endowments.....	\$596,865 00
Cash paid for annuities.....	3,110 23
Cash paid for surrendered policies and additions...	313,458 46
Cash paid for return premiums.....	1,338 11

Cash dividends paid to policy-holders, and applied in payment of premiums.....	\$234,869 00	
Total paid policy-holders.....	\$1,149,640 80	
Dividends to stockholders.....	8,820 00	
Commissions to agents.....	81,103 90	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	42,591 92	
Medical examiners' fees.....	13,057 25	
Salaries and other compensation of officers and other office employees.....	48,995 33	
Taxes, licenses, fines, and fees.....	13,967 60	
Rent.....	8,250 00	
Commuting commissions.....	48,277 72	
Advertising.....	13,685 91	
Exchange and postage, \$4,830.39; printing and stationery, \$11,712.42; profit and loss, \$16,185.36; interest, \$2,841.58; sundry office and agency expenses, \$15,404.80.....	\$50,974 64	
Total disbursements.....		\$1,479,365 07
Balance .....		\$6,883,847 80

## IV. ASSETS.

## AS PER LEDGER ACCOUNTS.

Real estate unencumbered as per Schedule A.....	\$522,634 17	
Loans on bond and mortgage (first liens).....	5,490,889 74	
Loans made in cash to policy-holders, on this Company's policies assigned as collateral.....	103,982 37	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	709,703 42	
Cash in Company's office .....	4,630 65	
Cash deposited in banks.....	20,747 46	
Agents' ledger balances.....	31,259 99	
Total net or ledger assets.....		\$6,883,847 80

## OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	62,418 34	
Interest accrued on bonds and stock.....	5,929 46	
Interest accrued on collateral loans.....	3,060 41	
Market value of real estate over cost, as per Schedule A.....	7,844 49	
Market value of bonds and stocks over cost, as per Schedule E ...	156,546 58	



Gross premiums due and unreported on policies in force December 31, 1884.....	\$64,743 13	
Gross deferred premiums on policies in force December 31, 1884.....	166,835 32	
Total .....	\$231,578 45	
Deduct the loading on above gross amount..	46,315 69	
Net amount of uncollected and deferred premiums.....	\$185,262 76	
Total assets.....	\$7,304,909 84	

## ITEM NOT ADMITTED.

Agents' balances .....	\$31,259 99	
Total assets (less item not admitted).....	\$7,273,649 85	

## V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1884, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....	\$6,808,088 00	
Claims for death losses due and unpaid.....	\$9,067 00	
Claims for matured endowments due and unpaid...	11,108 91	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	65,819 27	
Claims for death losses and other policy claims resisted by the Company.....	14,411 99	
Total policy claims.....	100,407 17	
Unpaid dividends to stockholders.....	315 00	
Due on account of salaries, rents, and office expenses .....	2,708,35	
Premiums paid in advance.....	3,302 09	
Liabilities on policy-holders' account.....	\$6,914,820 61	
Gross surplus, including capital, on policy-holders' account...	358,829 25	
Total liabilities.....	\$7,273,649 85	

## VI. PREMIUM NOTES.

None.

## VII. EXHIBIT OF POLICIES.

*Policies and Additions in force at the end of the previous year.*

	Number.	Amount.
Whole life policies.....	9,095	\$20,363,465
Endowment policies.....	5,315	10,695,293
All other policies.....	15	.....
Reversionary additions.....	....	935,965



*New policies issued during the year.*

	Number.	Amount.
Whole life policies.....	457	\$1,166,547
Endowment policies.....	2,331	4,992,070
All other policies.....	3	.....

*Old Policies revived during the year.*

	Number.	Amount.
Whole life policies.....	68	\$157,410
Endowment policies.....	58	134,000
Reversionary additions.....	....	21,601

*Additions by dividends.*

	Number.	Amount.
Reversionary additions.....	....	\$426,872
Total number and amount.....	17,342	\$38,893,223
Deduct policies ceased to be in force.....	2,299	5,558,551
Total policies in force at end of the year.....	15,043	\$33,334,672

*Policies ceased to be in force during the year.*

	Number.	Amount.
By death.....	173	\$433,170
By maturity (end.).....	109	193,087
By surrender.....	351	1,151,984
By lapse.....	1,145	2,431,443
By not taken.....	521	1,348,867
Total terminated.....	2,299	\$5,558,551

## VIII. BUSINESS IN CONNECTICUT DURING 1884.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1883.....	71	\$137,435
Number and amount of policies issued during the year....	14	25,300
Totals.....	85	\$162,735
Deduct number and amount ceased to be in force..	11	28,500
Total number and amount in force Dec. 31, 1884,	74	\$134,235

	Number.	Amount.
Number and amount of losses unpaid of previous year....	1	\$5,172
Number and amount of losses and claims on policies incurred during the year.....	1	1,007
Number and amount of losses and claims on policies paid during the year.....	2	6,179
Premiums collected, cash.....		5,034 54

**Schedule A—Real estate owned by the Company.**

In New York.....	\$170,913 17
New Jersey .....	350,214 00
Iowa.....	1,507 00
Total .....	\$522,634 17
Market value over cost.....	7,844 49
Total .....	\$530,478 66

**Schedule E—Stocks and Bonds owned by the Company.**

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 4 p. c. reg.....	\$145,000 00	\$125,000 00	\$151,250 00
MUNICIPAL BONDS—			
New York City 7 p. c., 1903, reg..	100,000 00	100,000 00	137,000 00
“ “ “ 7 p. c., 1896, reg..	308,604 79	300,000 00	381,000 00
Brooklyn Park 7 p. c., 1915, reg..	50,000 00	50,000 00	71,000 00
Brooklyn Water L'n 6 p. c., 1907 r,	106,098 63	100,000 00	126,000 00
Totals .....	\$709,703 42	\$675,000 00	\$866,250 00



# STATISTICAL TABLES.

Table 1.—ASSETS OF THE COMPANIES, DECEMBER 31, 1884.

NAME OF COMPANY.	Value of Real Estate.	Bond and Mortgage Loans.	Collateral Loans.	Premium Notes and Loans.	Stocks and Bonds.	Cash.	Accrued Interest and Rents.	Unpaid and Deferred Premiums.	All other Assets.	Total Admitted Assets.
<i>Companies of Conn.</i>										
Aetna .....	\$392,637 38	\$15,427,384 42	\$724,810 43	\$1,950,469 07	\$8,762,438 79	\$1,741,705 38	\$519,117 52	\$164,362 86	.....	\$29,682,925 85
Charter Oak .....	2,085,705 37	381,793 20	5,720 00	1,215,467 53	230,703 25	116,822 31	180,671 57	6,524 50	\$1,116 63	4,224,524 36
Conn. General .....	211,750 88	844,439 97	7,000 00	91,229 85	236,412 00	18,930 72	28,017 22	24,588 40	.....	1,462,369 04
Connecticut .....	11,755,783 58	27,096,682 82	283,000 00	2,624,723 57	9,824,075 23	750,110 64	1,040,429 74	51,906 73	.....	53,426,712 31
Continental .....	248,107 89	275,460 90	145,276 82	483,516 02	669,144 38	45,407 82	320,922 92	30,454 99	.....	2,218,291 74
Hartford .....	235,351 21	359,297 91	72,271 00	.....	176,934 00	2,769 23	13,052 88	4,905 32	.....	864,581 55
Phoenix .....	1,305,629 31	6,237,053 94	2,000 00	1,409,646 59	1,211,112 75	182,940 05	149,330 46	40,157 05	.....	10,537,870 15
Travelers (Life) .....	607,338 46	3,664,032 10	114,511 50	.....	898,495 00	177,638 74	95,999 89	140,434 15	.....	5,698,449 84
Totals .....	\$16,842,304 08	\$54,286,145 26	\$1,354,589 75	\$7,775,032 63	\$22,009,315 40	\$3,036,324 89	\$2,347,542 20	\$463,334 00	\$1,116 63	108,115,724 84
<i>Cos. of other States.</i>										
Berkshire .....	\$447,377 54	\$2,182,133 54	\$179,825 00	\$141,898 18	\$633,843 00	\$51,232 61	\$47,282 69	\$66,333 95	.....	\$3,749,926 51
Equitable .....	10,692,241 67	15,494,726 72	5,319,641 08	.....	18,400,407 00	6,073,951 86	404,530 35	1,163,217 00	.....	57,548,715 68
Germania .....	1,135,668 27	5,703,372 00	122,393 47	.....	3,201,093 75	400,265 48	73,719 33	221,306 48	.....	10,857,818 78
Home .....	216,044 25	1,170,100 00	774,385 00	689,086 83	2,411,770 00	86,780 39	27,098 23	82,322 83	.....	5,457,587 53
Homeopathic .....	27,500 00	166,600 00	30,513 66	.....	382,702 50	21,441 25	11,743 19	45,764 75	.....	686,265 35
John Hancock .....	28,062 96	1,431,600 00	36,842 00	136,439 23	851,386 25	52,050 92	51,099 97	37,441 63	.....	2,624,922 96
Manhattan .....	912,912 91	2,966,108 22	3,547,006 61	1,221,015 46	1,793,597 63	346,856 74	110,959 98	147,595 15	.....	11,046,052 70
Massachusetts .....	1,491,775 62	1,903,666 12	515,731 00	545,468 66	2,636,805 27	87,910 13	164,005 18	201,937 93	.....	7,547,359 91
Metropolitan .....	397,500 00	869,350 00	120,000 00	160,771 43	591,180 00	22,358 86	17,155 03	125,687 55	.....	2,304,002 87
Mutual Benefit .....	2,149,596 87	13,184,135 28	7,200,336 94	4,136,977 45	9,665,892 76	1,479,156 76	542,212 77	249,087 37	.....	38,607,396 20
Mutual .....	10,282,693 04	46,978,527 96	6,898,387 50	.....	34,522,822 00	2,644,988 54	1,262,418 54	993,463 91	.....	103,583,301 49
New York .....	5,520,656 63	21,116,430 00	370,000 00	440,067 12	27,743,223 05	2,222,343 52	460,507 76	1,068,511 35	.....	58,941,739 43
Northwestern .....	1,059,664 01	17,376,080 54	.....	1,266,687 91	862,109 98	1,293,164 56	305,454 70	334,611 14	.....	22,497,772 84
Penn. ....	880,637 69	2,185,033 17	595,009 73	617,363 84	4,900,714 00	216,949 26	45,101 12	164,560 75	38,662 13	9,644,051 69
Provident Savings .....	.....	20,500 00	175 00	593 55	113,250 00	31,980 58	461 60	13,360 33	.....	180,291 06
State .....	58,000 00	245,659 00	61,462 00	59,769 76	3,009,023 33	72,387 37	43,000 00	.....	.....	3,549,301 46
Union .....	1,789,615 60	1,350,573 91	160,265 31	737,590 00	1,846,041 31	111,295 03	221,946 56	94,073 94	.....	6,311,401 66
United States .....	95,000 00	2,416,381 76	219,461 10	122,931 32	1,878,511 10	259,544 17	60,546 79	114,790 35	.....	5,167,166 59
Washington .....	530,478 66	5,490,889 74	103,982 37	.....	866,250 00	25,378 11	71,408 21	185,262 76	.....	7,273,649 85
Totals .....	\$37,715,425 72	142,251,887 96	26,255,417 77	10,276,630 74	116,310,622 93	15,500,036 14	\$3,920,712 00	\$5,309,329 17	38,662 13	357,578,724 56
Grand Totals .....	\$54,557,729 80	196,538,033 22	27,610,007 52	18,051,683 37	138,319,938 33	18,536,361 03	\$6,268,254 20	\$5,772,663 17	39,778 76	495,694,449 40

Table 2.—PER CENTUM OF VARIOUS INVESTMENTS, DECEMBER 31, 1884.

## PER CENTUM OF ASSETS.

197

NAME OF COMPANY.	Assets.	Real Estate.	Loans on Bond and Mortgage.	Loans on Collateral.	Premium Notes and Loans.	Stocks and Bonds.	Cash in Office and Bank.	Accrued Interest.	Deferred and Outstanding Premiums.	All other Assets.
<i>Companies of Connecticut.</i>										
Aetna .....	\$29,682,925 85	1.32	51.97	2.44	6.58	29.52	5.87	1.75	.55	.....
Charter Oak .....	4,224,524 36	49.38	9.04	.13	28.77	5.46	2.76	4.28	.15	.03
Connecticut General .....	1,462,369 04	14.48	57.75	.48	6.24	16.17	1.29	1.91	1.68	.....
Connecticut .....	53,426,712 31	21.99	50.72	.53	4.92	18.39	1.40	1.95	.10	.....
Continental .....	2,218,291 74	11.19	12.42	6.54	21.79	30.16	2.05	14.47	1.37	.....
Hartford .....	864,581 55	27.22	41.56	8.36	.....	20.46	.32	1.51	.57	.....
Phoenix .....	10,537,870 15	12.39	59.19	.02	13.38	11.49	1.73	1.42	.38	.....
Travelers (Life) .....	5,698,449 84	10.66	64.30	2.01	.....	15.77	3.11	1.68	2.47	.....
Totals .....	\$108,115,724 84	15.58	50.21	1.25	7.19	20.36	2.81	2.17	.43	.....
<i>Companies of other States.</i>										
Berkshire .....	\$3,749,926 51	11.93	58.19	4.79	3.80	16.90	1.36	1.26	1.77	.....
Equitable .....	57,548,715 68	18.58	26.92	9.24	.....	31.97	10.55	.72	2.02	.....
Germania .....	10,857,818 78	10.46	52.53	1.13	.....	29.48	3.68	.68	2.04	.....
Home .....	5,457,587 53	3.95	21.44	14.19	12.64	44.19	1.59	.49	1.51	.....
Homoeopathic .....	686,265 35	4.01	24.28	4.45	.....	55.76	3.12	1.71	6.67	.....
John Hancock .....	2,624,922 96	1.07	54.56	1.40	5.20	32.40	2.1	1.95	1.42	.....
Manhattan .....	11,046,052 70	8.27	26.85	32.11	11.06	16.24	3.14	1.00	1.33	.....
Massachusetts .....	7,547,359 91	19.76	25.22	6.83	7.23	34.95	1.16	2.17	2.68	.....
Metropolitan .....	2,304,002 87	17.25	37.73	5.21	6.98	25.66	.97	.75	5.45	.....
Mutual Benefit .....	38,607,396 20	5.57	34.15	18.65	10.72	25.04	3.83	1.40	.64	.....
Mutual .....	103,583,301 49	9.93	45.35	6.66	.....	33.33	2.55	1.22	.96	.....
New York .....	58,941,739 43	9.36	35.83	.63	.75	47.07	3.77	.78	1.81	.....
Northwestern .....	22,497,772 84	4.71	77.24	.....	5.63	3.83	5.75	1.35	1.49	.40
Penn .....	9,644,051 69	9.13	22.66	6.17	6.40	50.81	2.25	.47	1.71	.....
Provident Savings .....	180,291 06	.....	11.37	.09	.31	62.82	17.74	.26	7.41	.....
State .....	3,549,301 46	1.63	6.92	1.73	1.69	84.78	2.04	1.21	.....	.....
Union .....	6,311,401 66	28.35	21.40	2.54	11.66	29.27	1.77	3.52	1.49	.....
United States .....	5,167,166 59	1.84	46.76	4.25	2.38	36.36	5.02	1.17	2.22	.....
Washington .....	7,273,649 85	7.30	75.48	1.43	.....	11.91	.35	.98	2.55	.....
Totals .....	\$357,578,724 56	10.54	39.78	7.35	2.87	32.53	4.33	1.10	1.49	.01
Grand Totals .....	\$465,694,449 40	11.72	42.20	5.93	3.87	29.70	3.98	1.35	1.24	.01



## LIABILITIES.

Table 3.—LIABILITIES, DECEMBER 31, 1884.

NAME OF COMPANY.	Premium Reserve (less Reinsurance.)	Policy Claims due and unpaid.	Death Losses not due.	Claims Resisted.	Dividends due Policy-holders.	Advance Premiums.	All other Claims.	Total Liabilities, except Capital.
<i>Companies of Conn.</i>								
Aetna.....	\$24,230,104 00	\$94,452 00	\$321,965 00	\$33,500 00	\$59,412 37	\$3,133 25	.....	\$24,742,566 62
Charter Oak.....	4,534,408 00	.....	70,200 22	8,978 41	.....	7,042 94	\$49,817 19	4,670,446 76
Conn. General.....	1,117,830 00	6,689 32	4,682 00	.....	115 37	471 05	.....	1,129,787 74
Connecticut.....	48,407,696 00	18,956 75	283,599 00	12,000 00	112,156 62	119,030 97	270,212 00	49,223,651 34
Continental.....	2,085,422 00	.....	71,893 46	10,100 00	.....	.....	.....	2,107,415 46
Hartford.....	583,601 00	.....	1,621 00	.....	347 22	.....	.....	585,569 22
Phoenix.....	9,278,181 00	6,000 00	121,514 00	25,014 00	.....	5,422 78	215,394 00	9,651,525 78
Travelers.....	4,925,823 00	.....	49,477 33	7,500 00	.....	.....	.....	4,982,800 33
Totals.....	\$95,163,065 00	\$126,098 07	\$924,952 01	\$97,092 41	\$172,031 58	\$135,100 99	\$535,423 19	\$97,153,763 25
<i>Cos. of other States.</i>								
Berkshire.....	\$3,248,892 00	.....	\$26,500 00	\$3,000 00	\$2,529 65	\$15,379 80	\$3,324 56	\$3,299,626 01
Equitable.....	47,023,349 00	\$56,500 81	128,580 00	.....	84,355 00	79,447 00	.....	47,372,231 81
Germania.....	9,873,505 00	20,243 89	84,773 04	23,753 34	42,180 74	29,818 94	.....	10,074,274 95
Home.....	4,158,889 00	.....	22,300 00	.....	18,278 87	1,907 32	.....	4,201,375 19
Homeopathic.....	581,610 00	2,000 00	3,209 00	12,500 00	.....	111 00	2,509 00	601,939 00
John Hancock.....	2,375,474 00	1,380 00	17,338 00	.....	16,665 50	2,656 53	.....	2,413,514 03
Manhattan.....	8,987,178 00	.....	220,646 00	.....	75,182 07	.....	53,000 00	9,336,006 07
Massachusetts.....	6,930,075 00	5,364 00	68,811 00	21,000 00	23,223 65	4,854 02	.....	7,053,327 67
Metropolitan.....	1,783,435 00	.....	34,267 00	.....	1,926 02	3,192 60	6,865 00	1,820,685 62
Mutual Benefit.....	35,050,289 00	.....	183,953 77	49,400 00	176,305 40	8,010 53	.....	35,407,958 70
Mutual.....	96,626,188 00	54,722 00	807,665 00	138,578 00	.....	27,477 36	31,110 00	97,685,740 36
New York.....	51,596,939 00	64,065 04	580,098 34	35,000 00	.....	17,386 59	.....	52,293,488 97
Northwestern.....	18,626,377 00	.....	191,519 56	78,500 00	5,000 00	2,438 00	104,129 59	19,007,964 15
Penn.....	8,042,445 00	.....	133,831 07	.....	27,943 94	12,855 64	129,793 27	8,346,868 92
Provident Savings.....	52,728 00	.....	15,000 00	.....	.....	.....	.....	67,728 00
State.....	2,826,475 00	.....	.....	.....	.....	.....	.....	2,826,475 00
Union.....	5,711,223 00	37,250 07	70,617 40	33,564 18	7,780 30	1,990 55	56,400 00	5,918,825 50
United States.....	4,729,271 00	318 00	12,950 00	10,000 00	.....	2,204 36	6,505 39	4,761,248 75
Washington.....	6,808,088 00	20,175 91	65,819 27	14,411 99	.....	3,302 09	3,023 35	6,914,820 61
Totals.....	\$315,032,430 00	\$262,019 72	\$2,667,878 45	\$419,707 51	\$481,371 14	\$213,032 33	\$396,660 16	\$319,473,099 31
Grand Totals..	\$410,195,495 00	\$388,117 79	\$3,592,830 46	\$516,799 92	\$633,402 72	\$348,133 32	\$932,083 35	\$416,626,862 56

Table 4.—SOURCES OF INCOME, YEAR ENDING DECEMBER 31, 1884.

NAME OF COMPANY.	Cash Premiums.	Note Premiums.	Interest on Cash Loans.	Interest and Dividends on Stocks.	Interest on Premium Notes.	Rents.	From all other Sources.	Total Income.
<i>Companies of Connecticut.</i>								
Aetna .....	\$2,584,316 22	\$104,003 47	\$877,023 76	\$524,451 85	\$99,352 94	.....	\$101,079 74	\$4,200,227 98
Charter Oak .....	114,922 86	25,820 23	28,076 17	.....	59,921 95	\$81,306 27	627 75	310,675 23
Connecticut General .....	155,001 17	7,309 53	57,734 45	14,312 63	4,584 16	.....	.....	238,941 94
Connecticut .....	4,707,437 42	.....	1,524,024 89	565,717 45	168,025 49	519,461 74	17,347 91	7,502,014 90
Continental .....	177,424 07	17,957 16	6,755 10	27,127 09	27,176 48	8,896 29	.....	265,366 19
Hartford .....	28,257 89	.....	31,320 44	9,388 00	.....	3,545 88	.....	93,256 41
Phoenix .....	715,259 83	3,798 84	385,056 89	66,150 08	85,051 02	61,869 66	20,744 20	1,317,816 32
Travelers .....	758,740 94	.....	235,950 52	68,104 11	.....	9,563 54	.....	1,072,359 11
Totals .....	\$9,241,390 40	\$158,919 23	\$3,145,942 22	\$1,275,251 21	\$444,712 04	\$684,643 38	\$139,799 60	\$15,090,658 08
<i>Companies of other States.</i>								
Berkshire .....	\$565,068 17	\$32,475 72	\$132,623 16	\$25,622 22	\$8,808 26	\$16,214 42	\$4,982 66	\$785,794 61
Equitable .....	12,031,330 22	.....	1,511,021 09	989,669 94	.....	471,458 80	.....	15,003,480 05
Germania .....	1,561,600 40	.....	332,289 46	130,738 56	6,314 89	55,716 96	704 48	2,087,424 75
Home .....	438,348 75	125,004 04	214,238 25	.....	40,675 36	2,540 93	.....	820,807 33
Homoeopathic .....	137,170 45	.....	15,625 86	20,200 77	.....	1,518 03	13,327 82	187,842 93
John Hancock .....	536,198 27	10,800 15	83,084 99	42,438 86	8,611 76	1,284 96	1,586 84	684,065 83
Manhattan .....	984,329 28	51,295 03	356,291 47	62,210 00	77,362 87	53,536 86	.....	1,585,025 48
Massachusetts .....	945,590 68	103,338 32	194,162 55	131,675 56	34,872 73	60,114 53	.....	1,469,754 37
Metropolitan .....	2,797,267 78	14,547 72	48,314 31	23,205 00	5,609 92	26,903 13	.....	2,915,937 86
Mutual Benefit .....	3,931,795 38	41,617 12	945,021 06	539,834 89	238,400 89	52,202 50	3,698 36	6,127,183 20
Mutual .....	13,850,258 43	.....	\$290,955 85	1,699,880 21	.....	254,223 92	.....	19,095,318 41
New York .....	10,936,885 02	22,477 82	1,247,315 29	1,469,809 20	30,796 25	123,468 28	.....	13,832,751 86
Northwestern .....	3,204,454 84	172,321 23	1,080,433 56	53,923 99	105,393 54	35,908 91	3,535 58	4,655,881 65
Penn .....	1,544,574 91	97,738 63	164,156 27	244,642 93	38,868 83	36,091 61	14,198 39	2,140,271 57
Provident Savings .....	167,803 73	.....	1,665 26	3,620 00	15 15	.....	.....	173,104 14
State .....	512,359 79	59,769 76	162,717 36	.....	.....	.....	9,870 00	744,716 91
Union .....	643,504 28	74,675 10	80,583 36	87,926 48	48,062 69	59,871 21	.....	985,623 12
United States .....	612,982 33	43,376 59	153,806 33	92,672 28	7,778 34	2,649 96	9,927 46	923,193 19
Washington .....	1,434,332 34	.....	288,262 97	42,500 00	.....	10,974 73	163 75	1,775,333 79
Totals .....	\$56,835,914 95	\$1,224,050 23	\$10,302,508 45	\$5,660,570 89	\$651,631 48	\$1,256,779 71	\$61,995 34	\$75,993,511 05
Grand Totals .....	\$66,077,395 35	\$1,382,969 46	\$13,448,510 67	\$6,935,822 10	\$1,096,343 52	\$1,941,423 09	\$201,794 94	\$91,084,169 13

Table 5.—DISBURSEMENTS DURING THE YEAR ENDING DECEMBER 31, 1884.

NAME OF COMPANY.	Paid Death and Endowment Claims.	Paid for Policies Surrendered.	Dividends to Policy-Holders.	Paid Annuity.	Paid Taxes.	Paid Commissions.	Salaries, Fees, Traveling Expenses, Etc.	All other Expenditures.	Total Expenditures.
<i>Cos. of Conn.</i>									
Aetna.....	\$2,117,626 56	\$313,086 91	\$530,015 00	.....	\$78,007 35	\$244,825 54	\$119,883 51	\$162,694 04	\$3,566,138 91
Charter Oak...	381,327 92	73,381 55	.....	.....	28,282 25	9,020 61	36,772 39	156,148 52	684,933 24
Conn. General.	94,339 18	11,266 40	6,908 43	.....	4,307 47	9,945 63	35,029 44	21,267 08	183,064 33
Connecticut...	3,542,223 88	816,475 17	1,153,608 28	.....	334,270 05	274,553 23	126,385 93	252,329 89	6,499,845 73
Continental...	178,195 58	52,633 81	13,552 92	.....	4,192 65	10,845 32	65,598 47	22,046 22	347,064 97
Hartford.....	31,805 00	11,542 13	15,729 17	.....	1,377 83	1,274 03	6,213 14	24,176 93	92,118 23
Phoenix.....	827,734 28	177,697 87	138,821 99	.....	29,002 46	56,794 88	99,099 74	72,766 12	1,401,917 34
Travelers.....	298,472 99	50,460 75	.....	\$150 00	6,484 25	84,470 14	49,666 44	102,586 10	592,290 67
Totals.....	\$7,471,725 39	\$1,506,544 59	\$1,858,635 79	\$150 00	\$485,924 31	\$691,729 38	\$538,649 06	\$814,014 90	\$13,367,373 42
<i>Cos. of other States</i>									
Berkshire.....	\$281,939 44	\$194,133 30	\$89,882 13	.....	\$12,996 47	\$57,125 06	\$44,612 79	\$25,727 36	\$706,416 55
Equitable.....	4,168,391 15	1,086,228 76	1,850,144 93	\$90,022 23	125,971 01	924,695 09	453,672 09	1,198,883 86	9,898,009 12
Germania.....	924,016 00	126,062 24	203,693 88	7,902 58	9,351 93	178,685 20	125,951 18	79,077 55	1,654,740 56
Home.....	339,683 00	65,830 74	111,340 93	466 78	5,169 73	61,431 82	67,646 32	38,273 94	689,843 26
Homeopathic.	72,286 10	79,186 39	3,141 22	.....	1,312 88	2,510 20	54,231 15	40,491 01	253,158 95
John Hancock.	396,287 64	37,484 21	44,658 70	344 63	9,552 02	107,112 48	102,779 23	41,701 07	649,919 98
Manhattan.....	656,285 14	182,909 26	234,520 64	3,999 69	10,190 78	112,422 61	81,160 49	134,492 47	1,415,981 08
Massachusetts.	502,923 67	87,801 19	207,241 17	.....	17,961 64	78,369 82	155,492 71	88,118 99	1,137,909 19
Metropolitan.	976,908 67	151,921 04	92,398 35	.....	28,086 79	515,068 49	526,071 75	483,528 40	2,773,983 49
Mutual Benefit.	2,370,474 07	675,247 53	1,001,507 20	11,735 71	141,921 12	393,777 35	143,235 30	70,742 88	4,868,641 16
Mutual.....	7,717,275 82	3,037,696 17	3,141,164 12	26,926 08	223,169 61	907,846 19	483,346 06	1,520,090 14	17,057,614 19
New York.....	3,130,984 29	901,871 33	1,790,081 00	82,018 52	102,173 41	1,359,499 05	461,317 74	1,068,674 25	9,726,619 59
Northwestern.	1,474,667 72	284,166 28	727,134 74	.....	59,732 30	380,110 57	165,583 29	148,315 39	3,239,710 29
Penn.....	539,189 19	135,138 82	363,192 55	.....	44,298 01	116,011 72	116,784 04	97,706 58	1,412,320 91
Provident Sav..	70,310 60	4,948 78	16,383 73	.....	1,655 79	30,071 45	14,666 83	13,313 19	151,350 37
State.....	232,044 94	28,574 63	102,186 69	.....	9,016 00	71,669 12	40,178 00	5,970 18	489,639 56
Union.....	520,651 69	84,187 88	64,038 57	.....	11,540 80	152,612 91	54,276 11	85,047 96	972,355 92
United States.	476,958 24	100,810 45	58,254 44	126 00	9,866 54	90,875 36	119,010 38	102,380 84	958,282 25
Washington....	590,865 00	313,458 46	236,207 11	3,110 23	13,967 60	81,103 90	104,644 50	130,008 27	1,479,365 07
Totals.....	\$25,338,142 37	\$7,637,657 46	\$10,397,172 10	\$996,652 45	\$837,934 43	\$5,620,998 39	\$3,314,659 96	\$5,372,544 33	\$59,535,761 49
Grand Totals,	\$32,829,867 76	\$9,144,202 05	\$12,255,807 89	\$996,802 45	\$1,323,858 74	\$6,312,727 77	\$3,853,309 02	\$6,186,559 23	\$72,903,134 91



Table 6.—INCOME, EXPENDITURES, PER CENTUM, ETC., FOR THE YEAR ENDING DECEMBER 31, 1884.

NAME OF COMPANY.	Paid Policy-holders.	All other Expenditures.	Total Expenditures.	Total Income.	P. C. of Expenditures to Income.	Total Claims Paid.	P. C. of Claims Paid to Income.
<i>Companies of Connecticut.</i>							
Aetna .....	\$2,960,728 47	\$605,410 44	\$3,566,138 91	\$4,290,227 98	83.12	\$2,117,625 56	49.36
Charter Oak .....	454,709 47	230,223 77	684,933 24	310,675 23	220.46	381,327 92	122.74
Connecticut General .....	112,514 71	70,549 62	183,064 33	238,041 94	76.61	94,339 88	39.48
Connecticut .....	5,512,306 63	987,539 10	6,499,845 73	7,502,014 90	86.64	3,542,223 18	47.22
Continental .....	244,382 31	102,682 66	347,064 97	265,366 19	130.79	178,195 58	67.15
Hartford .....	59,076 30	33,041 93	92,118 23	93,256 41	98.67	31,805 00	34.10
Phoenix .....	1,144,254 14	257,663 20	1,401,917 34	1,317,816 32	106.38	827,734 28	62.81
Travelers .....	349,083 74	243,200 93	592,290 67	1,078,359 11	55.23	298,472 99	27.83
Totals .....	\$10,837,055 77	\$2,530,317 65	\$13,367,373 42	\$15,090,558 08	88.58	\$7,471,725 39	49.51
<i>Companies of other States.</i>							
Berkshire .....	\$565,954 87	\$140,461 68	\$706,416 55	\$785,794 61	89.77	\$281,939 44	35.88
Equitable .....	7,104,787 07	2,703,222 05	9,808,009 12	15,003,480 05	65.97	4,168,391 15	27.78
Germania .....	1,261,674 70	393,065 86	1,654,740 56	2,087,424 75	79.28	924,016 00	44.26
Home .....	517,321 45	172,521 81	689,843 26	820,807 33	84.04	339,683 00	41.38
Homeopathic .....	154,613 71	98,545 24	253,158 95	187,842 93	134.77	72,286 10	38.48
John Hancock .....	388,775 18	261,144 80	649,919 98	684,065 83	95.01	306,287 64	47.77
Manhattan .....	1,077,714 73	338,266 35	1,415,981 08	1,585,025 48	89.34	656,285 14	41.41
Massachusetts .....	797,966 03	339,943 16	1,137,909 19	1,469,754 37	77.42	502,923 67	34.22
Metropolitan .....	1,221,228 06	1,552,755 43	2,773,983 49	2,915,937 86	95.13	976,908 67	35.50
Mutual Benefit .....	4 118,964 51	749,676 65	4,868,641 16	6,127,183 20	79.46	2,370,474 07	38.68
Mutual .....	13,923,062 19	3,134,452 00	17,057,514 19	19,095,318 41	89.33	7,717,275 82	40.42
New York .....	6,734,955 14	2,991,664 45	9,726,619 59	13,832,751 86	70.32	3,130,984 29	22.63
Northwestern .....	2,485,968 74	753,741 55	3,239,710 29	4,655,881 65	69.58	1,474,667 72	31.68
Penn. ....	1,037,520 56	374,800 35	1,412,320 91	2,140,271 57	65.99	539,189 19	25.19
Provident Savings .....	1,643 11	59,707 26	151,350 37	173,104 14	87.43	70,310 60	40.62
State .....	362,806 26	126,833 30	489,639 56	744,716 91	65.75	232,044 94	32.50
Union .....	668,878 14	303,477 78	972,355 92	985,623 12	98.65	520,651 69	52.83
United States .....	636,149 13	322,133 12	958,282 25	923,193 19	103.80	476,958 24	51.60
Washington .....	1,149,640 80	329,724 27	1,479,365 07	1,775,333 79	83.33	596,865 00	33.62
Totals .....	\$44,389,624 38	\$15,146,137 11	\$59,535,761 49	\$75,993,511 05	78.34	\$25,358,142 37	33.37
Grand Totals .....	\$55,226,680 15	\$17,676,454 76	\$72,903,134 91	\$91,084,169 13	80.04	\$32,829,867 76	36.04

Table 7.—PREMIUM RECEIPTS, EXPENSES OF MANAGEMENT (EXCLUSIVE OF TAXES), FOR THE YEAR 1884.

NAME OF COMPANY.	Cash Premiums.	Note Premiums.	Premium Receipts.	Expenses of Management.	Commissions.	Total Income.	P. C. of Management Expense to Income.	P. C. of Commissions to Premiums Received.	P. C. of Notes to Premiums.
<i>Companies of Connecticut.</i>									
Aetna .....	\$2,584,316 22	\$104,003 47	\$2,688,319 69	\$427,403 09	\$244,825 54	\$4,290,227 98	9.96	9.11	3.87
Charter Oak .....	114,922 86	25,820 23	140,743 09	201,941 52	9,020 61	310,675 23	65.00	6.41	18.34
Connecticut General ..	155,001 17	7,309 53	162,310 70	54,242 15	9,945 63	238,941 94	22.70	6.13	4.50
Connecticut .....	4,707,437 42		4,707,437 42	653,269 05	274,553 23	7,502,014 90	8.78	5.83	Nil.
Continental .....	177,424 07	17,987 16	195,411 23	98,490 01	10,845 32	265,366 19	37.11	5.55	9.20
Hartford .....	28,257 89		28,257 89	11,664 10	1,274 03	93,256 41	12.51	4.51	Nil.
Phoenix .....	715,289 83	3,798 84	719,088 67	204,660 74	56,794 88	1,317,816 32	15.53	7.90	.53
Travelers .....	758,740 94		758,740 94	236,722 68	84,470 14	1,072,359 11	22.07	11.13	Nil.
Totals .....	\$9,241,390 40	\$158,919 23	\$9,400,309 63	\$1,888,393 34	\$691,729 38	\$15,090,658 08	12.51	7.36	1.69
<i>Companies of other States.</i>									
Berkshire .....	\$565,068 17	\$32,475 72	\$597,543 89	\$125,680 21	\$57,125 06	\$755,794 61	15.99	9.56	5.43
Equitable .....	12,031,330 22		12,031,330 22	2,570,251 04	924,695 09	15,003,480 05	17.13	7.69	Nil.
Germania .....	1,561,660 40		1,561,660 40	359,713 93	178,685 20	2,087,424 75	17.23	11.44	Nil.
Home .....	438,348 75	125,004 04	563,352 79	152,352 08	61,431 82	820,807 33	18.56	10.90	22.21
Homeopathic .....	137,170 45		137,170 45	90,482 36	2,510 20	187,842 93	48.17	1.83	Nil.
John Hancock .....	539,198 27	10,860 15	547,058 42	231,592 78	107,112 48	684,065 83	36.78	19.58	1.98
Manhattan .....	984,329 28	51,295 03	1,035,624 31	288,075 57	112,422 61	1,555,025 48	18.17	10.86	4.95
Massachusetts .....	945,590 68	103,338 32	1,048,929 00	321,981 52	78,369 82	1,499,754 37	21.23	7.47	9.85
Metropolitan .....	2,797,267 78	14,547 72	2,811,815 50	1,490,732 34	515,068 49	2,915,937 86	51.12	18.32	.52
Mutual Benefit .....	3,931,795 38	416,170 12	4,347,965 50	607,755 53	393,777 35	6,137,183 20	9.92	9.06	9.57
Mutual .....	13,850,258 43		13,850,258 43	1,780,110 06	907,846 19	19,095,318 41	9.32	6.55	Nil.
New York .....	10,936,885 02	22,477 82	10,959,362 84	2,889,491 04	1,359,499 05	13,832,753 86	20.88	12.31	.25
Northwestern .....	3,204,454 84	172,321 23	3,376,776 07	604,009 25	380,110 57	4,655,881 65	14.90	11.26	5.10
Penn. ....	1,544,574 91	97,738 63	1,642,313 54	330,502 34	116,011 72	2,140,271 57	15.45	7.61	5.95
Provident Savings ...	167,803 73		167,803 73	58,051 47	30,071 45	173,104 14	33.54	17.86	Nil.
State .....	512,359 79	59,769 76	572,129 55	117,817 30	71,669 12	744,716 91	15.82	12.53	10.45
Union .....	643,504 28	74,675 10	718,179 38	291,936 98	152,612 91	955,623 12	29.62	21.11	10.39
United States .....	612,982 23	43,376 59	656,358 82	281,466 58	90,875 36	923,193 19	30.49	13.84	6.61
Washington .....	1,434,332 34		1,434,332 34	306,936 67	81,103 90	1,775,333 79	17.28	5.65	Nil.
Totals .....	\$56,835,914 95	\$1,224,050 23	\$58,059,965 18	\$13,008,939 05	\$5,620,998 39	\$75,993,511 05	17.12	9.68	2.11
Grand Totals ..	\$66,077,395 35	\$1,382,969 46	\$67,460,274 81	\$14,897,332 39	\$6,312,727 77	\$91,084,169 13	16.36	9.36	2.05

Table 8.—BUSINESS IN CONNECTICUT DURING THE YEAR ENDING DECEMBER 31, 1884.

NAME OF COMPANY.		Number of Policies Issued.	Amount Insured.	Whole Number in Force.	Amount Insured.	Premiums Collected.	Losses and Claims Paid.
Companies of Connecticut.							
Etma.....	125	\$238,289 00	2,872	\$3,626,561 00	\$125,039 34	\$201,439 28	
Charter Oak.....	39	38,011 00	837	949,279 00	14,932 51	66,703 00	
Connecticut General.....	197	313,467 00	904	1,386,656 00	33,103 19	31,070 61	
Connecticut.....	484	802,187 00	5,493	11,267,778 00	290,780 51	123,457 00	
Continental.....	102	44,651 00	2,302	1,340,912 00	32,767 56	55,617 00	
Hartford.....	None.	.....	151	223,277 00	2,852 62	4,400 00	
Phoenix.....	154	186,195 00	2,280	2,586,807 00	100,475 27	45,543 00	
Travelers.....	108	198,433 00	724	1,147,803 00	60,573 93	4,152 28	
Totals.....	1,209	\$1,821,233 00	15,563	\$22,529,073 00	\$660,524 93	\$532,382 17	
Companies of other States.							
Berkshire.....	6	\$20,000 00	75	\$130,216 00	\$182 72	.....	
Equitable.....	434	1,350,411 00	1,109	3,355,563 00	44,151 25	\$75,200 00	
Germania.....	16	25,500 00	109	157,715 00	10,554 44	9,051 38	
Home.....	8	21,193 00	334	576,278 00	15,540 12	24,693 00	
Homeopathic.....	425	51,700 00	652	285,144 00	11,660 35	2,105 00	
John Hancock.....	1,273	168,384 00	3,658	592,391 00	21,790 80	7,689 67	
Manhattan.....	20	36,100 00	93	195,135 00	2,248 48	.....	
Massachusetts.....	71	151,227 00	482	905,498 00	18,598 97	13,910 00	
Metropolitan.....	Not reported.	.....	14,781	1,775,235 00	61,483 22	26,827 98	
Mutual Benefit.....	120	245,780 00	1,322	2,725,918 00	62,906 55	61,683 00	
Mutual.....	343	888,199 00	4,428	11,447,471 00	386,976 19	327,049 00	
New York.....	218	758,610 00	1,080	2,585,050 00	74,697 82	56,909 00	
Northwestern.....	99	198,796 00	262	764,248 00	26,847 76	4,000 00	
Penn.....	31	56,000 00	108	440,600 00	16,859 55	5,000 00	
Provident Savings.....	7	39,000 00	26	98,000 00	723 55	.....	
State.....	13	55,000 00	136	386,790 00	11,757 85	15,000 00	
Union.....	10	14,597 69	119	191,868 63	5,484 71	2,000 00	
United States.....	55	74,540 00	277	325,050 00	12,683 33	4,690 00	
Washington.....	14	25,300 00	74	134,235 00	5,034 54	6,179 00	
Totals.....	3,163	\$4,180,337 69	29,125	\$27,072,405 63	\$790,182 20	\$612,047 03	
Grand Totals.....	4,372	\$6,001,570 69	44,688	\$49,601,478 63	\$1,450,707 13	\$1,174,429 20	



Table 9.—NUMBER AND AMOUNT OF POLICIES ISSUED DURING THE YEARS 1883 AND 1884.

NAME OF COMPANY.	1883.		1884.		INCREASE.		DECREASE.	
	Number of Policies Issued	Amount.	Number of Policies Issued	Amount.	Number.	Amount.	Number.	Amount.
<i>Companies of Connecticut.</i>								
Aetna .....	5,497	\$10,032,433	4,470	\$8,022,998	.....	.....	1,027	\$2,009,435
Charter Oak .....	200	160,039	250	179,215	50	\$19,176	.....	.....
Connecticut General .....	732	1,015,470	756	1,030,903	24	15,433	.....	.....
Continental .....	3,220	7,442,793	2,861	6,159,931	.....	.....	359	1,282,862
Continental .....	1,523	2,171,456	1,282	1,782,152	.....	.....	241	389,304
Hartford .....	8	6,476	None.	.....	.....	.....	8	6,476
Phenix .....	1,065	1,463,710	1,475	2,061,519	410	597,809	.....	.....
Travelers .....	2,100	4,944,570	2,436	5,581,809	336	937,239	.....	.....
Totals .....	14,345	\$26,936,947	13,530	\$24,818,527	.....	.....	815	\$2,118,420
<i>Companies of other States.</i>								
Berkshire .....	1,160	\$2,607,336	1,176	\$2,725,464	16	\$118,128	.....	.....
Equitable .....	17,970	77,993,692	19,563	79,773,400	1,593	2,679,708	.....	.....
Germania .....	2,222	4,471,431	2,488	4,171,354	266	.....	.....	\$300,077
Home .....	1,596	3,003,141	1,178	2,194,513	.....	.....	418	808,628
Homeopathic .....	6,782	952,960	19,619	2,164,802	12,837	1,211,842	.....	.....
John Hancock .....	39,619	5,043,369	44,066	5,794,968	4,450	751,599	.....	.....
Manhattan .....	1,276	3,551,987	1,551	4,440,814	275	888,827	.....	.....
Massachusetts .....	2,275	5,917,950	2,213	6,343,270	.....	425,320	62	.....
Metropolitan .....	488,437	52,762,502	534,368	59,744,713	45,931	6,982,211	.....	.....
Mutual Benefit .....	4,913	13,169,971	5,235	13,555,797	322	385,826	.....	.....
Mutual .....	11,010	30,855,870	11,194	34,075,989	184	3,820,119	.....	.....
New York .....	15,526	50,042,831	17,405	58,410,028	1,879	8,367,197	.....	.....
Northwestern .....	6,651	16,779,498	6,734	17,567,386	83	787,888	.....	.....
Penn .....	2,937	6,846,525	2,630	6,124,930	.....	.....	307	721,595
Provident Savings .....	1,316	5,026,100	2,201	8,806,400	885	3,180,300	.....	.....
State .....	854	2,895,200	1,004	2,963,000	150	67,800	.....	.....
Union .....	1,992	3,705,863	1,994	3,805,166	2	99,303	.....	.....
United States .....	1,862	5,231,168	1,616	3,880,320	.....	.....	266	1,350,848
Washington .....	2,644	6,389,470	2,791	6,158,617	147	.....	.....	230,853
Totals .....	611,042	\$296,946,864	679,026	\$323,300,931	67,967	\$26,354,067	.....	.....
Grand Totals .....	625,387	\$323,883,811	692,556	\$348,119,458	67,152	\$24,235,647	.....	.....

Table 10.—SUMMARY OF OUTSTANDING INSURANCE OF THE COS, AS REPORTED DEC. 31, 1883 AND 1884.

NAME OF COMPANY.	Classification, No. of Policies.			Amount out. Dec. 31, 1884.		Amount out. Dec. 31, 1883.		Increase in 1884.		Decrease in 1884.	
	Whole Life.	Endow-ment.	All other Policies.	Total Number.	Total Amount.	Total Number.	Total Amount.	Number.	Amount.	Number.	Amount.
<i>Cos. of Connecticut.</i>											
Aetna.....	36,713	19,423	4,150	60,286	\$84,663,591	60,354	\$85,040,335	.....	.....	68	\$376,744
Charter Oak.....	7,715	1,161	1,028	9,904	10,704,902	10,722	12,059,043	.....	.....	818	1,354,141
Conn. General....	3,475	843	5	4,369	6,339,164	4,155	6,066,037	.....	.....	.....	.....
Connecticut.....	57,055	5,875	4	62,934	152,230,685	63,593	155,433,409	214	\$272,527	.....	.....
Continental.....	6,743	1,223	513	8,479	8,714,528	8,398	8,610,205	.....	.....	661	3,202,724
Hartford.....	1,120	32	115	1,267	1,587,787	1,360	1,722,091	81	104,323	.....	.....
Phoenix.....	13,648	5,221	43	18,912	27,243,118	19,089	27,788,496	.....	.....	93	134,904
Travelers.....	11,852	3,399	89	15,340	27,328,814	14,378	25,005,004	.....	.....	177	545,378
Totals.....	138,321	37,177	5,993	181,491	\$318,812,589	182,051	\$321,726,420	.....	.....	566	\$2,913,831
<i>Cos. of other States.</i>											
Berkshire.....	3,206	3,011	517	6,734	\$15,010,306	6,380	\$14,122,013	354	\$887,393	.....	.....
Equitable.....	73,244	9,514	941	83,699	309,409,171	75,196	275,160,588	8,503	34,248,583	.....	.....
Germania.....	25,438	12,662	507	38,607	40,622,158	35,503	39,626,151	3,104	996,007	.....	.....
Home.....	6,685	2,276	7	8,968	16,957,595	8,893	16,874,046	75	82,949	.....	.....
Homeopathic.....	17,271	583	142	17,996	4,068,085	7,764	3,302,176	10,232	765,909	.....	.....
John Hancock....	83,932	1,383	610	85,925	17,864,710	68,901	15,811,122	17,024	2,953,588	.....	.....
Manhattan.....	10,224	1,828	1	12,053	33,997,130	11,666	33,023,205	387	973,925	.....	.....
Massachusetts....	9,908	3,627	1,200	14,735	34,665,107	14,313	32,860,164	422	1,804,943	.....	.....
Metropolitan.....	675,281	110	56	675,447	77,658,420	531,048	63,425,107	144,399	14,233,313	.....	.....
Mutual Benefit....	41,507	6,860	1,994	50,361	135,843,543	49,178	133,298,768	1,183	2,544,775	.....	.....
Mutual.....	90,923	23,868	13	114,804	351,789,286	110,990	342,946,032	3,814	8,843,253	.....	.....
New York.....	52,819	20,745	4,483	78,047	229,382,586	69,227	198,746,043	8,820	39,636,543	.....	.....
Northwestern.....	34,493	11,003	452	45,948	98,793,982	43,801	92,083,093	2,147	6,710,889	.....	.....
Penn.....	13,375	4,344	24	17,743	43,979,860	16,483	41,521,675	1,260	2,458,185	.....	.....
Provident Savings.	212	98	3,641	3,951	14,038,171	2,389	7,020,346	1,562	7,017,825	.....	.....
State.....	3,884	2,358	.....	6,242	15,832,144	5,711	14,162,113	531	1,670,031	188	\$245,212
Union.....	6,108	6,087	1,637	13,832	24,282,745	14,020	24,527,957	.....	576,285	.....	.....
United States.....	8,267	1,601	264	10,132	19,769,864	9,995	19,193,579	137	576,285	.....	.....
Washington.....	8,815	6,210	18	15,043	33,334,672	14,425	31,994,723	618	1,339,949	.....	.....
Totals.....	1,165,592	118,168	16,507	1,300,267	\$1,517,299,534	1,095,883	\$1,399,700,401	204,384	\$117,599,133	.....	.....
Grand Totals.	1,303,943	155,345	22,500	1,481,758	\$1,836,112,123	1,277,934	\$1,721,426,821	203,824	\$114,685,302	.....	.....

Table 11.—TERMINATION OF POLICIES, NUMBER, AMOUNT, AND PER CENT.

NAME OF COMPANY.	BY DEATH.			BY MATURITY.			BY EXPIRY.			BY SURRENDER.		
	No.	Amount.	PER CENT.		No.	Amount.	No.	Amount.	No.	Amount.	No.	PER CENT.
			No.	Am't.								
<i>Companies of Connecticut.</i>	798	\$1,363,066	17.48	16.09	909	\$859,730	19.91	10.15	184	\$539,556	4.03	6.37
Aetna.....	188	240,985	17.34	15.44	168	113,584	15.50	7.28	....	....	....	....
Charter Oak.....	31	44,135	5.59	5.69	71	96,572	12.80	12.45	....	....	....	....
Connecticut General.....	1,120	2,761,259	28.01	26.33	391	791,488	10.10	7.55	20	72,000	.52	.69
Continental.....	74	110,592	6.15	6.57	152	124,055	12.62	7.37	8	10,575	.66	.63
Hartford.....	14	20,960	13.08	13.56	7	7,397	6.54	4.78	35	61,000	32.71	39.47
Phoenix.....	305	573,612	18.11	21.53	229	242,376	13.60	9.09	....	....	....	....
Travelers.....	137	228,814	9.04	6.89	56	55,457	3.09	1.67	10	19,600	.66	.59
Totals.....	2,667	\$5,343,423	18.28	18.35	1,983	\$2,290,659	13.00	7.87	257	\$702,731	1.76	2.41
<i>Companies of other States.</i>	71	\$154,944	7.45	7.06	64	\$113,839	6.72	5.18	107	\$217,700	11.24	9.91
Berkshire.....	936	3,074,759	7.90	7.26	183	585,838	1.56	1.15	26	113,750	.22	.23
Equitable.....	327	606,772	18.05	17.66	151	286,011	8.61	8.32	14	8,432	.79	.25
Germania.....	118	240,051	10.50	11.06	75	99,632	6.67	4.59	....	....	....	....
Home.....	142	62,674	1.51	4.42	9	7,032	.10	.50	33	63,624	.35	4.49
Homoeopathic.....	1,064	206,460	3.93	5.54	88	99,241	.32	2.66	149	275,225	.55	7.38
John Hancock.....	214	606,047	18.39	17.49	41	49,554	3.52	1.40	....	....	....	....
Massachusetts.....	154	342,262	8.58	7.51	132	159,873	7.35	3.51	261	600,050	14.53	13.16
Metropolitan.....	10,955	970,372	2.81	2.13	12	6,319	....	.02	....	....	....	....
Mutual Benefit.....	708	2,130,255	17.29	19.14	104	196,539	2.54	1.77	324	816,500	7.91	7.33
Mutual.....	1,432	4,331,231	19.40	16.76	940	2,192,050	12.74	8.48	....	....	....	....
New York.....	769	2,340,995	8.80	7.59	448	899,800	5.18	2.92	171	13,500	1.98	.04
Northwestern.....	436	904,439	8.96	6.30	417	635,401	8.57	4.43	15	2,710,070	.31	18.89
Penn.....	211	519,467	13.04	13.27	18	41,523	1.11	1.06	1	1,000	.06	.03
Provident Savings.....	21	77,875	3.28	4.35	....	....	....	....	386	1,136,375	60.22	63.43
State.....	61	141,743	12.71	10.82	39	64,301	8.12	4.91	76	172,000	15.53	13.12
Union.....	175	352,384	6.88	7.41	205	239,561	8.06	5.03	629	1,226,478	24.73	25.78
United States.....	160	316,443	10.28	8.91	58	138,283	3.73	3.90	7	33,000	.45	.93
Washington.....	173	433,170	7.53	7.79	109	193,087	4.74	3.47	....	....	....	....
Totals.....	18,127	18,412,343	3.78	8.36	3,093	\$6,007,884	.65	2.73	2,199	12,401,338	.46	5.66
Grand Totals.....	20,794	23,755,766	4.21	9.53	5,076	\$8,298,543	1.03	3.33	2,456	13,164,069	.50	5.29

\* Being amount of additions terminated by death, maturity, surrender, and lapse.

Table 11.—CONCLUDED.

NAME OF COMPANY.	BY LAPSE.			BY CHANGE.			BY NOT TAKEN.			TOTALS.				
	No.	Amount.	PER CENT.	No.	Amount.	PER CENT.	No.	Amount.	PER CENT.	No.	Amount.			
			No.			Amt.			No.			Amt.	No.	Amt.
Companies of Connecticut.														
Aetna.....	1,112	\$2,658,317	24.36	31.38	.....	.....	.....	756	\$1,488,465	16.56	17.57	4,565	\$8,470,970	
Charter Oak.....	643	1,103,942	59.32	70.75	.....	.....	.....	3	752	.28	.05	1,084	1,560,396	
Connecticut General.....	267	358,380	48.11	46.21	4	\$25,459	.72	3.28	155	207,455	27.93	26.75	555	775,576
Connecticut.....	922	2,513,418	23.80	23.97	.....	166,100	.....	1.58	262	527,900	6.76	5.03	3,874	10,483,629
Continental.....	580	828,715	48.17	49.22	.....	106,236	.....	6.31	267	373,812	22.18	22.20	1,204	1,683,629
Hartford.....	3	3,786	2.80	2.45	11	18,500	10.28	11.96	.....	.....	.....	107	154,565	
Phoenix.....	385	567,840	22.86	21.31	205	437,492	12.17	16.42	265	413,371	15.74	15.52	1,684	2,664,410
Travelers.....	815	1,775,159	53.76	53.47	146	497,476	9.63	14.98	273	627,700	18.01	18.90	1,516	3,320,305
Totals.....	4,727	\$9,809,548	32.40	33.69	366	\$1,251,263	2.51	4.30	1,981	\$3,639,455	13.57	12.50	14,589	\$29,116,285
Companies of other States.														
Berkshire.....	294	\$614,351	30.88	27.98	15	\$23,000	1.58	1.05	271	\$591,725	28.47	26.95	952	\$2,195,851
Equitable.....	5,970	23,068,829	50.80	45.56	.....	.....	.....	.....	3,429	16,659,563	29.17	32.91	11,753	50,028,474
Germania.....	529	1,044,535	30.17	30.40	6	32,357	.34	.95	283	621,517	16.13	18.09	1,754	3,435,209
Home.....	306	498,600	27.23	22.97	.....	35,000	.....	1.61	159	323,000	14.14	14.88	1,124	2,170,565
Homeopathic.....	7,887	948,595	83.88	66.93	26	4,000	.26	.28	1,048	114,966	11.15	8.11	9,404	1,417,181
John Hancock.....	25,529	2,658,385	94.37	71.32	78	241,957	.29	6.49	62	110,600	.23	2.97	27,053	3,727,597
Manhattan.....	351	1,009,880	30.15	29.13	113	385,610	9.70	11.13	287	971,839	24.66	28.04	1,164	3,466,889
Massachusetts.....	531	1,277,000	29.56	28.02	.....	381,244	.....	8.37	539	1,404,500	30.01	30.82	1,796	4,557,140
Metropolitan.....	378,490	43,479,670	97.06	95.53	7	10,000	.....	.02	11	11,526	.....	.03	389,969	45,511,400
Mutual Benefit.....	849	2,108,700	20.73	18.94	.....	.....	.....	.....	459	1,117,750	11.21	10.04	4,095	11,133,609
Mutual.....	2,505	6,345,835	33.94	24.57	.....	207,216	.....	.80	1,258	3,370,110	17.05	13.05	7,380	25,832,736
New York.....	3,754	11,924,360	43.44	38.66	.....	326,882	.....	1.06	2,497	9,652,934	28.89	31.29	8,643	30,848,007
Northwestern.....	2,759	6,417,161	56.71	44.73	2	362,738	.04	2.53	619	2,024,575	12.72	14.11	4,865	14,347,063
Penn.....	769	1,709,267	47.53	43.67	61	277,129	3.77	7.08	288	790,475	17.80	20.20	1,618	3,914,001
Provident Savings.....	47	10,825	7.33	.60	.....	5,000	.....	.28	170	524,500	26.52	29.28	641	1,791,575
State.....	126	348,700	26.25	26.60	.....	80,939	.....	6.18	92	242,500	19.17	18.50	480	1,310,563
Union.....	877	1,546,931	34.49	32.52	.....	39,766	.....	.83	492	1,063,200	19.35	22.35	2,543	4,757,492
United States.....	788	1,840,768	50.61	51.85	15	100,472	.96	2.83	225	591,000	14.45	16.65	1,557	3,549,690
Washington.....	1,145	2,431,443	49.80	43.76	.....	.....	.....	.....	521	1,348,867	22.66	24.46	2,299	5,558,551
Totals.....	433,506	109,283,705	90.48	49.64	323	\$2,513,310	.07	1.14	12,710	41,535,147	2.65	18.87	479,090	220,153,593
Grand Totals.....	438,233	119,093,253	88.77	47.77	689	\$3,764,573	.14	1.51	14,691	45,174,602	2.97	18.12	493,679	249,269,875



Table 12.—NUMBER AND AMOUNT OF CLAIMS BY DEATH, DURING THE YEARS 1882, 1883, 1884.

NAME OF COMPANY.	Commenced Business.	1882.			1883.			1884.			1882.			1883.			1884.		
		No. of Claims.	Amount.	No. of Claims.	Amount.	No. of Claims.	Amount.	No. of Claims.	Amount.		P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Insured.		P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Insured.		P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Insured.	
Mutual.....	1843	1,297	*\$4,064,186	1,382	*4,499,491	1,432	*\$4,331,231				1.25	1.26		1.27	1.31		1.27	1.25	
Mutual Benefit....	1845	672	2,115,439	711	2,160,991	708	2,130,255				1.42	1.65		1.42	1.64		1.42	1.58	
New York.....	1845	633	1,939,989	787	2,408,636	769	2,340,995				1.11	1.23		1.22	1.30		1.04	1.09	
State.....	1845	47	96,305	57	121,969	61	141,743				.94	.84		.52	.93		1.02	.95	
Connecticut.....	1846	1,042	2,542,298	1,114	2,807,489	1,120	2,761,259				1.63	1.61		1.75	1.84		1.77	1.79	
Penn.....	1847	192	496,744	209	601,625	211	519,467				1.35	1.37		1.33	1.51		1.23	1.22	
Union.....	1849	189	386,747	202	377,547	175	352,384				1.36	1.59		1.43	1.54		1.26	1.44	
Atna.....	1850	680	1,228,741	819	1,392,806	798	1,363,066				1.16	1.51		1.37	1.55		1.32	1.61	
Charter Oak.....	1850	231	282,089	208	294,279	188	240,985				1.73	1.89		1.78	2.25		1.82	2.12	
Manhattan.....	1850	211	533,453	230	687,171	214	606,047				1.85	1.64		1.99	2.09		1.80	1.88	
United States.....	1850	170	285,993	154	283,304	160	316,443				1.77	1.71		1.56	1.56		1.59	1.62	
Berkshire.....	1851	.....	.....	77	208,147	71	154,944				.....	.....		1.25	1.53		1.06	1.06	
Massachusetts.....	1851	166	385,959	174	426,995	154	342,262				1.23	1.28		1.25	1.35		1.32	1.42	
Phoenix.....	1851	296	590,510	345	525,015	305	573,612				1.48	2.00		1.79	1.86		1.60	2.08	
Northwestern.....	1858	414	849,278	424	990,692	436	904,439				1.06	1.08		1.00	1.13		.97	.95	
Equitable.....	1859	743	2,674,441	844	3,072,232	936	3,674,759				1.20	1.23		1.20	1.21		1.18	1.26	
Home.....	1860	119	193,111	97	295,921	118	240,051				1.48	1.26		1.13	1.58		.88	1.51	
Germania.....	1860	320	617,046	349	606,072	327	606,772				1.09	1.66		1.23	1.14		1.37	1.33	
Washington.....	1860	146	388,121	158	356,289	173	433,170				.....	.....		1.43	1.07		1.17	1.23	
John Hancock.....	1862	759	187,484	878	102,661	1,064	206,460				1.59	1.33		1.43	1.53		.88	1.28	
Continental.....	1864	67	76,940	91	125,565	74	110,592				.85	1.01		1.11	1.47		.72	.71	
Conn. General.....	1865	36	76,916	48	87,639	31	44,135				.94	1.35		1.19	1.30		.92	.88	
Travelers.....	1866	102	156,552	123	235,001	137	228,814				.78	.72		.88	1.30		1.07	1.27	
Hartford.....	1867	20	24,797	29	48,100	14	20,960				1.23	1.09		2.03	2.63		1.07	1.27	
Metropolitan.....	1867	87	89,030	7,159	631,639	10,955	970,372				.....	.....		1.64	1.18		1.81	1.37	
Homeopathic.....	1868	27	30,066	47	35,610	142	62,674				.80	.99		.78	1.12		1.10	1.70	
Provident Savings..	1875	26	33,975	22	24,875	21	77,875				1.28	1.23		1.07	.52		.66	.74	
Totals.....	.....	8,692	\$20,345,820	16,738	\$23,257,761	20,794	\$23,755,766				.94	1.35		1.46	1.41		1.50	1.34	

\* Not including additions terminated by death.

Table 13.—PREMIUM NOTE ACCOUNT, DEC. 31, 1883 &amp; 1884, SHOWING INCREASE OR DECREASE IN EACH YEAR.

NAME OF COMPANY.	Premium Notes, Dec. 31, 1883.	Increase or De- crease, 1883.	Premium Notes, Dec. 31, 1884.	Increase or De- crease, 1884.	1883.		1884.	
					P. C. of Notes to Prem. Reserve.	P. C. of Notes to Gross Assets.	P. C. of Notes to Prem. Reserve.	P. C. of Notes to Gross Assets.
<i>Companies of Connecticut.</i>								
Aetna .....	\$2,104,296 47	—\$180,602 49	\$1,940,585 42	—163,711 05	8.86	7.03	8.01	6.54
Charter Oak .....	1,311,097 64	—64,129 94	1,215,467 53	—95,630 11	27.71	26.78	26.83	28.77
Connecticut General .....	93,503 28	—4,144 46	91,229 85	—2,273 43	8.68	6.66	8.16	6.24
Connecticut .....	2,849,266 50	—233,807 85	2,649,723 57	—224,542 93	5.97	5.42	5.42	4.91
Continental .....	502,297 70	—38,381 62	483,510 02	—18,781 68	23.67	22.35	23.18	21.80
Hartford .....								
Phoenix .....	1,536,633 71	—158,482 27	1,409,646 59	—126,987 12	16.36	14.47	15.19	13.38
Travelers .....								
Totals .....	\$8,397,095 30	—\$679,548 63	\$7,765,168 98	—631,926 32	8.94	7.86	8.16	7.18
<i>Companies of other States.</i>								
Berkshire .....	\$143,533 44	+ \$1,224 49	\$141,898 18	—\$1,635 26	4.53	3.90	4.36	3.78
Equitable .....								
Germania .....								
Home .....	713,387 60	—25,801 62	689,086 83	—24,300 77	17.60	13.20	16.57	12.63
Homoeopathic .....								
John Hancock .....	153,108 69	—10,341 52	136,439 23	—16,669 46	6.51	5.95	5.75	5.20
Manhattan .....	1,286,745 76	—71,903 49	1,221,015 46	—65,730 30	14.61	11.84	13.59	11.05
Massachusetts .....	562,550 89	—13,615 73	548,844 86	—13,706 03	8.48	7.42	7.92	7.27
Metropolitan .....	174,212 28	—14,390 64	160,771 43	—13,440 85	10.64	7.97	9.02	6.98
Mutual Benefit .....	4,023,424 94	+138,274 69	4,136,977 45	+113,552 51	11.84	10.71	11.80	10.71
Mutual .....								
New York .....	461,445 57	—32,586 66	440,067 12	—21,378 45	.08	.84	.83	.75
Northwestern .....	1,388,066 41	—94,787 74	1,266,687 91	—121,378 50	7.86	6.58	6.81	5.63
Penn .....	614,904 55	—13,887 11	617,363 84	+2,459 29	8.29	6.84	7.67	6.40
Provident Savings .....	462 19	—3,018 68	563 55	+101 36	1.08	.29	1.07	.31
State .....	42,486 61	+10,311 68	59,769 76	+17,283 15	1.63	1.29	2.12	1.68
Union .....	764,071 00	—72,696 00	737,590 00	—26,481 00	13.28	12.26	12.91	11.69
United States .....	141,309 66	+52,599 53	122,931 32	—18,378 34	3.01	2.70	2.60	2.38
Washington .....								
Totals .....	\$10,469,709 59	—\$150,618 80	\$10,280,006 94	—189,702 65	3.50	3.07	3.26	2.87
Grand Totals .....	\$18,866,804 89	—\$830,107 43	\$18,045,175 92	—821,628 97	4.80	4.21	4.40	3.87



Table 14.—SHOWING THE NUMBER, AMOUNT, AND VALUE OF POLICIES IN FORCE DECEMBER 31, 1884.

NAME OF COMPANY.	No. of Policies.	ADDITIONS.		TOTALS.		REINSURANCE.		NET INSURANCE OUTSTANDING.		
		Amount.	Value.	Amount.	Value.	Amount.	Value.	No. of Policies.	Amount.	Value.
<i>Cas. of Conn.</i>										
Etna.....	60,286	\$84,663,591	\$24,284,214	\$84,663,591	\$24,284,214	\$123,936	\$54,110	60,286	\$84,539,655	\$24,230,104
Charter Oak.....	9,904	10,704,902	4,534,408	10,704,902	4,534,408	.....	.....	9,904	10,704,902	4,534,408
Conn. General.....	4,369	6,339,164	1,129,714	6,339,164	1,129,714	102,380	11,884	4,369	6,236,784	1,117,830
Connecticut.....	62,934	152,230,685	48,407,696	152,230,685	48,407,696	.....	.....	62,934	152,230,685	48,407,696
Continental.....	8,479	8,714,528	2,086,000	8,714,528	2,086,000	28,500	578	8,479	8,686,028	2,085,422
Hartford.....	1,267	1,583,385	584,990	\$4,402	\$2,536	15,877,787	587,526	1,267	15,69,764	583,601
Phoenix.....	18,912	27,104,225	9,207,528	138,893	81,018	27,243,118	9,288,546	18,912	27,123,125	9,278,181
Travelers.....	15,340	27,328,814	4,946,231	.....	.....	27,328,814	4,946,231	15,340	27,221,734	4,925,823
Totals.....	181,491	\$318,669,294	\$95,180,781	\$143,295	\$83,554	\$318,812,589	\$95,264,335	181,491	\$318,312,677	\$95,163,065
<i>Cas. of other States</i>										
Berkshire.....	6,734	\$14,896,488	\$3,198,153	\$113,818	\$63,615	\$15,010,306	\$3,261,768	6,734	\$14,895,506	\$3,248,892
Equitable.....	83,699	304,298,445	43,828,676	5,110,726	3,194,673	399,409,171	47,023,349	83,699	399,409,171	47,023,349
Germania.....	38,607	40,622,158	9,873,595	.....	.....	40,622,158	9,873,595	38,607	40,622,158	9,873,595
Lone.....	8,968	16,929,206	4,142,160	28,389	16,729	16,957,595	4,158,889	8,968	16,957,595	4,158,889
Homeopathic.....	17,996	4,068,085	587,649	.....	.....	4,068,085	587,649	17,996	4,051,195	581,610
John Hancock.....	85,925	17,864,710	2,379,350	.....	.....	17,864,710	2,379,350	85,925	17,842,658	2,375,474
Manhattan.....	12,053	33,997,130	8,987,178	.....	.....	33,997,130	8,987,178	12,053	33,997,130	8,987,178
Massachusetts.....	14,735	34,660,309	6,962,839	4,798	2,060	34,665,107	6,964,899	14,735	34,346,622	6,930,075
Metropolitan.....	675,447	77,658,420	1,783,435	.....	.....	77,658,420	1,783,435	675,447	77,658,420	1,783,435
Mutual Benefit.....	50,361	135,843,543	35,050,289	.....	.....	135,843,543	35,050,289	50,361	135,843,543	35,050,289
Mutual.....	114,804	325,318,317	81,002,028	.....	.....	351,789,285	96,626,188	114,804	351,789,285	96,626,188
New York.....	78,047	225,764,473	49,901,634	.....	.....	229,382,586	52,063,726	78,047	224,816,636	51,596,939
Northwestern.....	45,948	98,793,982	18,626,377	3,618,113	2,162,092	98,793,982	18,626,377	45,948	98,793,982	18,626,377
Penn.....	17,743	43,771,200	8,042,445	.....	.....	43,771,200	8,042,445	17,743	43,771,200	8,042,445
Provident Sav.....	3,951	14,038,171	52,728	.....	.....	14,038,171	52,728	3,951	14,038,171	52,728
State.....	6,242	15,676,451	2,728,043	155,693	101,337	15,832,144	2,829,380	6,242	15,757,644	2,826,475
Union.....	13,832	24,282,745	5,713,743	.....	.....	24,282,745	5,713,743	13,832	24,215,967	5,711,223
United States.....	10,132	19,365,018	4,531,933	404,846	234,423	19,769,864	4,766,356	10,132	19,562,664	4,729,271
Washington.....	15,043	32,358,929	6,257,217	975,743	550,871	33,334,672	6,808,088	15,043	33,334,672	6,808,088
Totals.....	1,300,267	1,480,207,780	293,649,382	36,883,094	21,949,960	1,517,090,874	315,599,342	1,300,267	1,511,704,219	315,932,430
Grand Totals.....	1,481,758	1,798,877,074	388,830,163	37,026,389	22,033,514	1,835,993,463	410,863,677	1,481,758	1,830,016,896	410,195,495

Table 15.—AVERAGE AMOUNT AND AVERAGE VALUE OF EACH POLICY IN THE COMPANIES.

NAME OF COMPANY.	Commenced Business.	1880.		1881.		1882.		1883.		1884.	
		Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.
<i>Companies of Connecticut.</i>											
Alma.....	1850	\$1,372	\$385	\$1,378	\$387	\$1,397	\$390	\$1,409	\$393	\$1,404	\$402
Charter Oak.....	1850	1,003	395	1,110	403	1,118	421	1,123	441	1,081	458
Connecticut General.....	1865	1,597	289	1,498	280	1,463	269	1,437	260	1,451	256
Connecticut.....	1846	2,519	699	2,488	717	2,468	736	2,460	751	2,419	769
Continental.....	1864	954	305	950	296	979	268	1,025	252	1,028	246
Hartford.....	1867	1,287	328	1,271	370	1,560	407	1,250	434	1,253	461
Phoenix.....	1851	1,509	451	1,483	468	1,460	482	1,450	492	1,440	491
Travelers.....	1866	1,599	289	1,629	297	1,694	302	1,732	312	1,781	321
Totals.....		\$1,750	\$491	\$1,759	\$501	\$1,795	\$509	\$1,765	\$516	\$1,757	\$524
<i>Companies of other States.</i>											
Berkshire.....	1851	.....	.....	.....	.....	.....	.....	\$2,198	\$498	\$2,229	\$482
Equitable.....	1859	\$3,398	\$645	\$3,453	\$629	\$3,545	\$604	3,659	577	3,697	562
Germania.....	1860	1,078	407	1,294	305	1,231	291	1,116	266	1,052	256
Home.....	1860	1,922	493	1,904	481	1,897	472	1,897	456	1,891	404
Homeopathic.....	1868	1,352	234	1,211	226	716	133	423	76	226	32
John Hancock.....	1862	384	64	328	55	269	43	229	34	208	28
Manhattan.....	1850	2,873	737	2,853	752	2,845	754	2,831	755	2,821	746
Massachusetts.....	1851	2,204	455	2,231	461	2,242	474	2,274	403	2,348	470
Metropolitan.....	1867	164	13	139	8	127	5	119	3	115	3
Mutual Benefit.....	1845	2,739	703	2,731	687	2,710	688	2,710	695	2,697	696
Mutual.....	1843	3,123	861	3,113	859	3,103	850	3,089	842	3,064	842
New York.....	1845	2,796	735	2,736	728	2,774	711	2,801	682	2,939	661
Northwestern.....	1858	1,901	442	1,987	415	2,040	404	2,102	403	2,150	405
Penn.....	1847	.....	.....	.....	.....	2,532	458	2,519	451	2,479	453
Provident Savings.....	1875	1,305	20	1,223	26	1,539	33	2,916	20	3,553	453
State.....	1845	.....	.....	.....	.....	2,326	469	2,480	458	2,536	453
Union.....	1849	1,772	432	1,755	423	1,743	411	1,747	410	1,756	413
United States.....	1850	1,788	472	1,731	466	1,747	471	1,899	469	1,951	467
Washington.....	1860	2,117	466	2,168	465	2,193	447	2,218	448	2,216	452
Totals.....		\$1,972	\$473	\$1,737	\$407	\$1,474	\$332	\$1,273	\$273	\$1,167	\$242
Grand Totals.....		\$1,913	\$477	\$1,742	\$428	\$1,525	\$364	\$1,343	\$308	\$1,239	\$276

**Table 16.**—ANNUAL RATE PER CENT. RECEIVED ON MEAN AMOUNT OF ASSETS HELD BY LIFE INS. COMPANIES TRANSACTING BUSINESS IN CONNECTICUT FOR THE PAST DECADE, ENDING DEC. 31, 1884.

NAME OF COMPANY.	1884.	1883.	1882.	1881.	1880.	1879.	187.	1877.	1876.	1875.
<i>Companies of Connecticut.</i>										
Aetna .....	5.11	5.50	5.50	5.41	5.99	7.21	6.36	6.40	6.35	7.15
Charter Oak .....	3.84	5.51	6.40	6.74	5.33	4.46	6.86	6.27	5.41	5.54
Connecticut General .....	5.35	5.40	5.47	5.17	5.18	5.19	5.50	5.34	5.70	5.41
Connecticut .....	5.24	5.37	5.12	5.86	5.69	6.62	6.57	5.71	6.46	6.32
Continental .....	3.16	3.30	2.92	4.06	3.29	4.84	2.86	4.24	4.15	5.52
Hartford .....	5.11	4.24	4.57	5.41	7.87	5.62	5.73	6.19	6.19	7.02
Phoenix .....	5.66	6.04	6.02	6.47	6.51	6.10	6.15	5.62	6.51	6.70
Travelers .....	5.73	4.94	5.72	5.87	5.81	5.53	6.38	6.88	6.72	7.70
Average rate .....	5.17	5.40	5.36	5.81	5.78	6.39	6.37	5.91	6.21	6.44
<i>Companies of other States.</i>										
Berkshire .....	4.93	4.98	.....	.....	.....	.....	.....	.....	.....	.....
Equitable .....	5.41	5.21	5.25	5.59	4.57	5.42	4.92	5.76	5.77	5.78
Germania .....	4.94	5.01	5.00	4.95	5.16	5.46	5.90	6.69	5.74	5.87
Home .....	4.74	4.92	5.03	5.22	4.82	5.89	6.15	5.66	5.97	6.48
Homeopathic .....	5.29	5.08	4.99	5.25	7.71	5.42	5.80	5.91	6.04	5.57
John Hancock .....	5.20	5.28	5.79	6.69	6.18	5.78	6.64	5.73	6.31	5.86
Manhattan .....	5.01	5.52	5.91	5.65	5.77	5.46	5.72	6.02	.....	.....
Massachusetts .....	5.56	5.70	5.55	5.86	5.40	4.94	4.54	4.87	5.62	6.30
Metropolitan .....	4.64	5.10	5.42	5.97	5.97	6.58	6.13	5.06	5.41	5.49
Mutual Benefit .....	4.66	4.96	5.07	5.07	5.44	5.45	5.81	5.94	6.22	6.43
Mutual .....	5.13	5.08	5.28	5.43	5.41	5.65	5.54	5.85	6.07	6.20
New York .....	5.03	5.20	5.66	5.55	5.57	5.34	5.42	5.45	6.79	6.47
Northwestern .....	5.85	5.87	6.10	6.44	6.98	7.12	7.07	7.58	7.34	.....
Penn. ....	5.19	5.00	5.43	.....	.....	.....	.....	.....	.....	.....
Provident Savings .....	3.14	3.29	3.25	8.79	6.16	.....	.....	5.71	.....	.....
State .....	4.75	4.49	3.89	.....	.....	.....	.....	.....	.....	.....
Union .....	4.26	4.25	4.14	4.32	4.87	4.88	4.43	6.01	5.62	5.85
United States .....	4.94	5.24	5.23	5.07	5.35	5.59	5.61	5.97	6.04	6.07
Washington .....	4.78	4.98	5.53	5.30	5.44	5.21	5.13	5.57	5.57	5.86
Average rate .....	5.11	5.16	5.35	5.44	5.38	5.60	5.57	5.92	6.19	6.17
Whole average .....	5.13	5.21	5.35	5.54	5.49	5.82	5.79	5.92	6.20	6.26

Table 17.—SUMMARY COMPARISON

*Of Assets, Liabilities, Premium Reserve, and Net Surplus from 1868 to 1885.*

## LIFE COMPANIES OF CONNECTICUT.

Year.	No. of Cos.	Gross Assets.	Liabilities without regard to Capital.	Surplus without regard to Capital.	Premium Reserve.	Ratio of Assets to Liabilit's.	Ratio of Assets to Pr. Res.
1868	9	\$45,057,482	\$34,332,242	\$10,735,240	\$33,095,981	1.3923	1.4523
1869	9	57,472,951	43,078,693	14,394,258	41,880,821	1.3248	1.3734
1870	9	65,701,233	51,836,007	13,865,226	49,942,670	1.2612	1.3137
1871	10	71,664,483	61,582,030	10,082,453	59,071,534	1.1581	1.2095
1872	10	78,871,840	70,367,409	8,504,431	67,938,094	1.1208	1.1511
1873	10	86,265,885	78,930,481	7,335,404	76,191,451	1.0921	1.1322
1874	10	93,225,533	84,567,161	8,658,372	82,314,903	1.1022	1.1325
1875	10	98,964,945	90,342,159	8,622,786	88,036,176	1.0954	1.1241
1876	9	103,442,268	94,607,428	8,834,840	91,923,607	1.0934	1.1253
1877	8	92,525,077	83,407,232	9,117,845	80,682,885	1.1093	1.1468
1878	8	102,264,116	93,359,508	8,904,608	89,748,506	1.0954	1.1394
1879	8	102,965,558	93,590,353	9,375,206	90,538,501	1.1001	1.1372
1880	8	104,132,874	94,097,058	10,035,816	91,316,664	1.1066	1.1403
1881	8	105,457,728	94,657,538	10,800,190	91,771,407	1.1141	1.1492
1882	8	107,712,170	96,286,495	11,425,675	93,232,582	1.1186	1.1553
1883	8	106,871,629	96,147,577	10,724,052	93,917,532	1.1115	1.1379
1884	8	108,115,725	97,153,763	10,961,962	95,163,065	1.1128	1.1361

## LIFE COMPANIES OF OTHER STATES.

1868	28	98,910,711	87,934,164	10,976,547	82,081,841	1.1248	1.2050
1869	28	124,518,931	112,388,476	12,130,445	105,138,346	1.1079	1.1845
1870	28	145,847,834	134,667,429	11,180,505	127,389,224	1.0838	1.1440
1871	28	166,813,723	153,266,594	13,547,129	147,381,958	1.0883	1.1311
1872	23	172,766,987	162,149,078	10,617,909	156,601,642	1.0654	1.1032
1873	19	191,655,354	179,047,725	12,607,629	173,255,032	1.0705	1.1062
1874	16	205,123,316	189,014,884	16,108,432	185,354,082	1.0852	1.1066
1875	16	220,849,486	203,176,241	17,673,245	199,292,512	1.0845	1.1056
1876	17	255,249,017	232,639,033	22,609,984	227,983,987	1.0972	1.1170
1877	16	257,733,704	234,144,972	23,588,731	229,742,596	1.1008	1.1218
1878	15	263,631,471	237,462,164	26,169,307	232,105,723	1.1102	1.1368
1879	16	270,169,617	241,937,162	28,232,455	237,414,260	1.1167	1.1379
1880	17	288,606,553	255,392,028	33,214,525	250,839,853	1.1301	1.1506
1881	17	300,927,806	267,336,205	33,591,601	262,996,322	1.1256	1.1442
1882	18	319,982,934	284,369,397	35,613,537	280,305,442	1.1252	1.1415
1883	19	341,479,762	303,632,833	37,846,929	299,339,150	1.1246	1.1408
1884	19	357,578,725	319,473,099	38,105,625	315,032,430	1.1192	1.1351



# DIRECTORY OF COMPANIES.





# LIFE, AND ACCIDENT INSURANCE COMPANIES IN FOREGOING REPORT.

## LIST OF COMPANIES.

217

NAME OF COMPANY AND LOCATION.	Paid-up Capital.	Gross Assets.	President.	Secretary.	Agents in Conn.
Connecticut Companies.					
Ætna, Hartford.....	\$1,000,000	\$29,682,925 85	Morgan G. Bulkeley.....	J. L. English.....	.....
Charter Oak, Hartford.....	.....	4,224,524 36	Geo. M. Bartholomew.....	Charles E. Willard.....	.....
Connecticut General, Hartford.....	150,000	1,462,369 04	Thomas W. Russell.....	Fred. V. Hudson.....	.....
Connecticut, Hartford.....	.....	53,426,712 31	Jacob L. Greene.....	William G. Abbott.....	.....
Continental, Hartford.....	300,000	2,218,291 74	James S. Parsons.....	Robert E. Beecher.....	.....
Hartford, Hartford.....	250,000	* 1,333,690 79	Frederick R. Foster.....	Stephen Ball.....	.....
Mutual Benefit, Hartford.....	.....	126,485 12	Alfred R. Goodrich.....	DeWitt J. Peek.....	.....
Phoenix, Hartford.....	100,000	10,537,870 15	Aaron C. Goodman.....	J. M. Holcombe.....	.....
Travelers, Hartford.....	600,000	† 7,826,456 83	James G. Batterson.....	Rodney Dennis.....	.....
Totals.....	\$2,400,000	\$110,839,326 19	Attorney to accept service, Insurance Commissioner, Hartford.		
Companies of other States.					
Berkshire, Pittsfield, Mass.....	\$25,500	\$3,749,926 51	William R. Plunkett.....	James W. Hull.....	5
Equitable, New York, N. Y.....	100,000	57,548,715 68	Henry B. Hyde.....	William Alexander.....	1
Germania, New York, N. Y.....	200,000	10,857,818 78	Hugo Wesendonck.....	Cornelius Doremus.....	5
Home, New York, N. Y.....	125,000	5,457,587 53	George C. Ripley.....	Joseph P. Holbrook.....	1
Homeopathic, New York, N. Y.....	100,000	686,265 35	E. M. Kellogg.....	F. B. Mahew.....	4
John Hancock, Boston, Mass.....	.....	2,624,922 96	S. H. Rhodes.....	G. B. Woodward.....	20
Manhattan, New York, N. Y.....	100,000	11,046,052 70	Henry Stokes.....	H. Y. Wemple.....	3
Massachusetts, Springfield, Mass.....	.....	7,547,359 91	E. W. Bond.....	John A. Hall.....	5
Metropolitan, New York, N. Y.....	500,000	2,304,002 87	Joseph F. Knapp.....	John R. Hegeman.....	36
Mutual Benefit, Newark, N. J.....	.....	38,607,396 20	Amzi Dodd.....	Edward L. Dobbins.....	5
Mutual, New York, N. Y.....	.....	103,583,391 49	F. S. Winston.....	Isaac F. Lloyd.....	20
New York, New York, N. Y.....	.....	58,941,739 43	Morris Franklin.....	William H. Beers.....	10
Northwestern, Milwaukee, Wis.....	.....	22,497,772 84	H. L. Palmer.....	J. W. Skinner.....	7
Penn., Philadelphia, Penn.....	.....	9,644,051 69	Samuel C. Huey.....	Henry C. Brown.....	1
Provident Savings, New York, N. Y.....	100,000	180,291 06	Sheppard Homans.....	William E. Stevens.....	1
State, Worcester, Mass.....	.....	3,549,391 46	A. Geo. Bullock.....	Henry M. Witter.....	1
Union, Portland, Me.....	.....	6,311,491 66	John E. DeWitt.....	Henry D. Smith.....	1
United States, New York, N. Y.....	440,000	5,167,166 59	T. H. Brosnan.....	C. P. Fraleigh.....	2
Washington, New York, N. Y.....	125,000	7,273,649 85	Wm. A. Brewer, Jr.....	William Haxtun.....	3
Totals.....	\$1,815,500	\$357,578,724 56			
Grand Totals.....	\$4,215,500	\$468,418,050 75			

\* Includes \$469,109.24 assets of the Assessment Department.

† Includes \$2,128,006.99 assets of the Accident Department.



# DIRECTORY OF AGENTS.



*Berkshire, Pittsfield, Mass.*

Name.	Residence.	Name.	Residence.
Dyer, William H.,	Boston, Mass	Stone, John B.,	Pittsfield, Mass
Hamer, George,	North Adams, Mass	Tolman, William,	Pittsfield, Mass
Millay, George A.,	Taunton, Mass		

*Equitable, New York, N. Y.*

Tyler, Heman A., Hartford.

*Germania, New York, N. Y.*

Griesinger, William,	Bridgeport	Schwab, Joseph,	Hartford
Morton, Albert,	New Britain	Spier, M.,	New Haven
Patzer, Albert,	West Meriden		

*Home, New York, N. Y.*

Pond, Philip, New Haven.

*Homæopathic, New York, N. Y.*

Bassett, E. D., Jr.,	New Haven	Levy, Charles,	New Haven
Hendrick, Wilbur F.,	Hartford	Smith, James H.,	Bridgeport

*John Hancock, Boston, Mass.*

Brumbaum, Frank,	Hartford	Marsh, Joseph,	Bridgeport
Budan, John,	Bridgeport	Marshall, Lewis F.,	Bridgeport
Crosby, Geo. E.,	Hartford	O'Brien, Patrick H.,	New Haven
Dietman, Alfred L.,	New Haven	Packer, Thomas E.,	Mystic Bridge
Doolan, Peter,	Bridgeport	Platt, John J.,	New Haven
Green, Wilson F.,	Bridgeport	Russy, Ferdinand,	Bridgeport
Jones, John B.,	Bridgeport	Sharon, Wm. F.,	Bridgeport
King, James,	Bridgeport	Vlodick, John A.,	Bridgeport
Kraus, Lewis H.,	New Haven	Warren, George W.,	Hartford
Malona, Willis H.,	Hartford	Wilbur, Mortimer A.,	Bridgeport

*Manhattan, New York, N. Y.*

Hoyt, Theodore,	Danbury	Saxe, John L.,	Waterbury
Long, Henry C.,	New Haven		

*Massachusetts, Springfield, Mass.*

Bond, Albert H.,	Hartford, Conn	Johnson, Jas. L.,	Springfield, Mass
Bronson, C. H.,	Waterbury, Conn	Spalding, Charles C.,	Springfield, Mass
Hall, John H.,	Waterbury, Conn		



# DIRECTORY OF AGENTS.

## *Metropolitan, New York, N. Y.*

Name.	Residence.	Name.	Residence.
Anthony, C. B.,	Hartford	Higgins, M. C.,	Norwich
Barnard, G. G.,	New Britain	Holt, Martin,	Bridgeport
Baker, Samuel,	Hartford	Hopwood, David,	Bridgeport
Bishop, N. J.,	Waterbury	Kincaid, S. M.,	Middletown
Bolt, William,	Meriden	Lockyear, Richard,	New Haven
Braithwaite, Wilford,	Middletown	Maybaum, Wm.,	Meriden
Burk, Ulick,	Norwich	Miller, T. B.,	Bridgeport
Butterworth, C. W.,	Hartford	Moore, Jos.,	Rockville
Case, W. D.,	Middletown	Page, E. S.,	Meriden
Chappell, F. G.,	Hartford	Prangley, Art,	Hartford
Chennour, J. S.,	Norwich	Rhodes, C. W.,	Bridgeport
Chennour, W. M.,	Norwich	Schwed, Meyer,	New Haven
Corbett, T. J.,	Ansonia	Severence, F. O.,	New Haven
Coughlan, J. A.,	New Britain	Smith, David,	New Haven
Dean, T. A.,	Bridgeport	Snowball, Hy.,	Hartford
Feirestein, Jacob,	New Haven	Storey, E. R.,	Bridgeport
Francis, G. B.,	Waterbury	Sullivan, Hy.,	Bridgeport
Hammond, H. S. R.,	Waterbury	Whittemore, E. J.,	Hartford

## *Mutual Benefit, Newark, N. J.*

Bartram, Ashbel E.,	Bridgeport	Page, Benjamin, Jr.,	Meriden
Callahan, Eugene A.,	New Haven	Treadwell, Levi P.,	Danbury
Hall, James P.,	Hartford		

## *Mutual, New York, N. Y.*

Allen, Henry,	New Haven	Hoyt, Theodore,	Danbury
Allen, Henry J.,	Torrington	McDermot, John Y.,	New Haven
Bartlett, John N.,	New Britain	Mead, Melville E.,	Darien
Bassett, Homer F.,	Waterbury	Nichols, Horace,	Bridgeport
Bell, Harry,	Stamford	Nichols, John W.,	New Haven
Bigelow, L. L.,	Clintonville	Northend, Charles,	New Britain
Camp, Alfred H.,	Norwalk	Parsons, Henry S.,	New Haven
Churchill, Asa H.,	Meriden	Russell, Benj. A.,	Greenwich
Fuller, James E.,	Norwich	Story, James P.,	Norwich
Harrington, Henry E.,	Hartford	Sutton, George H.,	New Haven

## *New York, New York, N. Y.*

Baldwin, C. R.,	Waterbury	Gurney, A. L.,	Ansonia
Crawford, Robert B.,	Norwalk	Hack, Michael,	New Britain
Chadsey, Nathan B.,	New Haven	Herrick, A. M.,	Stamford
Disbrow, William E.,	Bridgeport	Learned, B. P.,	Norwich
Edgar, Thomas,	New London	Tobias, William,	New London

## *Northwestern, Milwaukee, Wis.*

Allan, James,	Norwich	Reynolds, John V.,	Norwich
Makley, John F.,	New York	Travis, David R.,	Bridgeport
Powelson, J. A.,	Stamford	Treadwell, L. R.,	Danbury
Priestley, Geo.,	Norwich		

*Penn., Philadelphia, Penn.*

Post, John H., New Haven.

*Provident Savings, New York, N. Y.*

Cornwell, Harry, Hartford.

*State, Worcester, Mass.*

Coolidge, Ellery Channing, New Haven.

*Union, Portland, Maine.*

Clark, Judson G., Springfield, Mass.

*United States, New York, N. Y.*

Name.	Residence.	Name.	Residence.
Harris, Thos. L.,	Greens Farms	Holloway, Gideon E.,	New London

*Washington, New York, N. Y.*

Jackson, Richard H.,	Providence, R. I.	Thompson, N. P.,	Central Village
Osgood, C. H.,	Putnam		



---

State of Connecticut.

---

AN ACT  
RELATING TO INSURANCE COMPANIES.

PASSED JANUARY SESSION, 1879,

AND AMENDED BY SUBSEQUENT ACTS TO (INCLUDING) 1884.

---



# AN ACT

## RELATING TO INSURANCE COMPANIES.

Passed January Session, 1879.

---

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

That part VII of title 17 of the revised statutes, relating to insurance companies, be and the same is hereby repealed; also, the acts of 1875, "relating to the winding up of life insurance companies," and "relating to the capital stock of fire insurance companies," and "relating to the taxation of the premiums received by insurance companies of other states and foreign governments," and "providing for the disposition of the assets of a life insurance company, and providing penalties for the unlawful retention or possession of its assets upon the repeal of its charter;" also, the acts of 1876 "relating to amalgamations, consolidations, and reinsurances by life insurance companies," and "relating to loans and investments by life insurance companies;" also, the acts of 1877 "to amend an act relating to insurance companies," and "conferring additional power upon the Insurance Commissioner of the State," and "relating to the valuation of life insurance policies;" also, the act of 1878 "to prevent the making and publication of false and deceptive statements in relation to the assets of fire insurance companies," be, and the same are hereby, repealed; *provided, however*, that, notwithstanding this repeal, said part VII and other acts hereby repealed shall be and remain in full force in relation to all past transactions to which they are applicable, and for the purpose of prosecuting to final judgment all violations of the provisions of said part and said other acts hereby repealed, and that the following provisions be and become a substitute for said part VII of title 17 of the revised statutes, and of the other acts hereby repealed, to wit:



## ARTICLE I.

## Fire and Fire and Marine Insurance Companies.

SECTION	SECTION
1. Conditions of fire insurance to be stated in body of policy.	8. Mutual companies may issue short term policies and may insure personal property.
2. Limit of single risk.	9. Conditions as to fire and fire and marine insurance companies of other States.
3. Form of annual statement.	10. Conditions as to mutual fire and marine insurance companies of other States.
4. Shall give required information to the Commissioner.	11. Commissioner may examine insurance companies, and have unsound home companies wound up.
5. Reduction of capital stock.	
6. Original certificates may be called in and new certificates issued.	
7. Increase of capital stock.	

## CONDITIONS IN BODY OF POLICY.

Section 1. In all policies of insurance against loss by fire, hereafter made by companies chartered by or doing business in this State, no condition shall be valid unless stated in the body of the policy.

## LIMIT OF SINGLE RISKS.

Sec. 2. No fire insurance company chartered by or doing business in this State shall expose itself to loss on any risk to an amount exceeding ten per cent. of its paid-up capital.

## FORM OF ANNUAL STATEMENT.

Sec. 3. Every fire and every fire and marine insurance company chartered by or doing business in this State shall annually, in January, render to the Insurance Commissioner a report, signed and sworn to by its president and secretary, of its condition on the thirty-first day of December next preceding, in the following form, namely: First, the amount of its capital stock. Second, its assets, specifying: (1) the value of its real estate; (2) the amount of its cash on hand and in bank, specifying where it is deposited; (3) the amount of cash in the hands of agents and in course of transmission; (4) the amount of loans secured by mortgages on which there shall be less than one year's interest due; (5) the amount of like loans with one year's interest or more due thereon; (6) the amount due on judgment; (7) the amount of its stocks and bonds, with the description of amount, number of shares, and the par and market value of each; (8) the amount of stocks and bonds held as collateral security for loans, with the amount loaned on each and the par and market value thereof; (9) the amount of assessments on stock or premium notes, paid or unpaid; (10) the amount of interest accrued and unpaid; (11) the amount of premium notes on hand on which policies are

issued. Third, its liabilities, specifying: (1) the amount of losses due and unpaid; (2) the amount of unpaid losses not due; (3) the amount of claims for losses resisted by the company; (4) the amount of losses incurred during the year, including those claimed and not yet due and those reported to the company upon which no action has been taken; (5) the amount of dividends due and unpaid; (6) the amount of dividends, either cash or scrip, not yet payable; (7) the amount of money borrowed, and security given for the payment thereof; (8) the amount of premiums received on all risks not terminated; (9) the amount required to reinsure all fire risks in force, computed at fifty per cent. of the gross amount of fire premiums (less return premiums and reinsurance), received on risks in force not perpetual, ninety-five per cent. of premiums on perpetual risks in force, and one hundred per cent. of the amount of ocean marine premiums received on risks in force; (10) the amount of all other claims against it. Fourth, its income during the preceding year, specifying: (1) the amount of cash premiums received; (2) the amount of notes received for premiums; (3) the amount of interest money received; (4) the amount of income received from other sources. Fifth, its expenditures during the preceding year, specifying: (1) the amount of losses paid, stating how much of the same accrued prior, and how much subsequent, to its preceding statement, and the amount at which such losses were estimated in such statement; (2) the amount of dividends paid; (3) the amount of expenses paid, including agents' commissions; (4) the amount paid in taxes; (5) the amount of all other expenditures.

#### INQUIRIES OF INSURANCE COMMISSIONER.

Sec. 4. The Insurance Commissioner may inquire of any fire or fire and marine insurance company doing business in this State, or of its secretary, in relation to its financial condition and management, and such inquiry shall be promptly answered.

#### REDUCTION OF CAPITAL STOCK.

Sec. 5. When the capital stock of any fire or marine insurance company shall be impaired, it may reduce it and the par value of its shares to such amount as shall be justified by its assets; but no part of its assets shall be distributed to its stockholders, and no reduction shall be made, except upon the vote of the stockholders, approved by at least two-thirds of the board of directors, and certified under the corporate seal, by the secretary, a copy of which shall be filed in the office of the secretary of this state.

## CHANGE OF CERTIFICATES OF STOCK.

Sec. 6. The directors, after such reduction of capital, may require each stockholder to surrender his certificate, and in lieu thereof may issue a new certificate for such number of shares as he shall be entitled to.

## INCREASE OF CAPITAL STOCK.

Sec. 7. Such company, after its capital shall be so reduced, may increase its capital stock to any amount not exceeding the amount authorized by its charter.

## MUTUAL COMPANIES.

Sec. 8. Every mutual fire insurance company which shall approve this section, may issue policies for any time not exceeding five years, and may insure personal property upon such terms as shall be agreed upon by the parties.

## COMPANIES OF OTHER STATES—HOW ADMITTED.

Sec. 9. No fire or fire and marine insurance company or association, incorporated by or organized under the laws of any other State of the United States shall, directly or indirectly, take risks, or transact any business of insurance in this State, unless possessed of at least one hundred and fifty thousand dollars cash capital, paid up and securely invested; and every such company shall deposit with the Insurance Commissioner a certified copy of its charter, and a statement, under oath, of its president, or vice-president and secretary, stating its name and location and the other particulars required by the third section of this article; nor shall any person act as agent for any such company, directly or indirectly, taking risks, or transacting the business of fire insurance in this State, without procuring from the Insurance Commissioner a certificate of authority, stating that such company has complied with all the requisitions of this act, and giving the name of the attorney appointed to act for the company. Such certificate shall be dated April first, and shall continue in force for one year from its date, unless revoked for cause. Certificates issued to agents applying for admission to the State after the first day of April, in any year, shall continue in force until the first day of the April following, unless revoked as aforesaid; such a statement as is required by this section shall be made annually in January, and shall specify the amount of premiums received, and losses paid in this State, during the preceding year; and said commissioner, on being satisfied that the capital, securities, and investments remain secure, shall furnish a renewal of his certificate.

## MUTUAL COMPANIES OF OTHER STATES.

Sec. 10. Any mutual fire or fire and marine or mutual marine insurance company located in any other State of the United States, possessed of one hundred and fifty thousand dollars in cash or securely invested in available cash assets, may be admitted to take risks and transact business in this State; *provided*, it shall comply with all the other requirements of the laws of this State relating to companies of other States.

## EXAMINATION OF INSURANCE COMPANIES.

Sec. 11. The Insurance Commissioner, either personally or by a committee appointed by him, consisting of one or more persons not directors, officers, or agents of any fire or fire and marine insurance company doing business in this State, may at any time examine into the affairs of any fire or fire and marine insurance company incorporated by or doing business in this State. The officers or agents of such company shall exhibit its books to said commissioner or committee, and otherwise facilitate such examination; and the commissioner or committee may examine under oath the officers and agents of any such company in relation to its affairs; and said commissioner may publish the result of such investigation in one or more newspapers published in this State; but in relation to the affairs of any company incorporated by or organized under the laws of any other State of the United States, he may, in lieu of such investigation, accept the certificate of the Insurance Commissioner or Superintendent of such State as to its condition. And whenever he shall ascertain that the assets of any fire or fire and marine insurance company incorporated by this State, after deducting for reinsurance, and its other proper liabilities, excepting capital, amount to less than three-fourths of its capital stock, if it have a stock capital, or in the case of a mutual company, if the assets, less unsettled claims, and other absolute liabilities, amount to less than three-fourths the sum requisite for reinsurance, he shall call upon it to make up such deficiency within such reasonable time as he shall fix, and on failure to comply with such requirement shall bring his petition to a judge of the Superior Court, praying for an injunction restraining said company from the further prosecution of the business of making or renewing insurances until said deficiency is made up; and if, upon a hearing before said judge, after such reasonable notice to such company as he may order, the allegations contained in such petition shall be found true, he shall issue such injunction.



## ARTICLE II.

## Foreign Fire Insurance Companies.

## SECTION

1. May do business in this State, on what conditions; policies not invalidated by war.
2. Copy of charter; deposit; statement of condition.
3. Amount of capital, how estimated; trustees must be approved by the Insurance Commissioner.
4. Trustees, how appointed and examined; recall of certificates.

## SECTION

5. May not insure before complying with law and receiving license or certificate of authority.
6. May not take greater risks than home companies.
7. Fees for licenses, etc.
8. Agents' premium receipts and taxes thereon.

## ON WHAT CONDITION MAY ENTER THIS STATE.

Section 1. No foreign insurance company shall take risks in this State unless it has a cash capital of two hundred thousand dollars, and shall have made a deposit with the treasurer of this State, or with the proper officer of some other State, of not less than two hundred thousand dollars in the bonds of this State, or of the States of New York or Massachusetts, or in bonds or public stocks of the United States, in trust for the benefit of its policy-holders in the United States; and no policy issued by such company to any citizen of this State shall be invalidated by the occurrence of hostilities between the government of the United States and the government under the laws of which it was organized.

## COPY OF CHARTER, ETC., TO BE DEPOSITED.

Sec. 2. Every foreign insurance company shall, before admission to do business in this State, furnish to the Insurance Commissioner a copy of its charter or articles of association, and of its last annual report made in the country where it was organized, and the certificate of the officer holding in trust said deposit of two hundred thousand dollars, stating the manner in which the same is invested and the purposes for which the same is held; and it shall furnish annually to the Insurance Commissioner a statement of the condition of its affairs in the United States, in such form as he shall require.

## CAPITAL STOCK, HOW ESTIMATED. APPOINTMENT OF TRUSTEES.

Sec. 3. The capital of every such foreign insurance company shall, for all the purposes of the insurance laws of this State, be the aggregate value of its money or securities deposited as aforesaid, and all sums loaned on real estate security in any State in the United States, in conformity with the laws of such State providing for the investment of the

assets of insurance companies therein, and all other assets in the United States in which fire insurance companies organized under the laws of this State may invest, *provided*, such real estate securities and assets shall be held in the United States, by trustees who are citizens of the United States, approved by the Insurance Commissioner, for the benefit of all its policy-holders and creditors in the United States, after making the same deduction from such aggregate value for losses and liabilities in the United States, and for premiums upon risks therein not expired, as is authorized or required by the laws of this State, or the regulations of its Insurance Department, with respect to fire insurance companies organized under the laws of this State.

#### TRUSTEES—HOW APPOINTED.

Sec. 4. The trustees referred to in the third section of this article shall be appointed by the directors of such company, and a certified copy of the vote by which they are appointed, and of the deed of trust, shall be filed in the office of the Insurance Commissioner; and he may examine such trustees or the agents of such company under oath, and its assets, books and accounts, in the same manner as he may examine the officers, agents, assets, books and accounts of any company authorized to do fire insurance business in this State.

#### LICENSE—WHEN ISSUED.

Sec. 5. No foreign insurance company or agent or attorney thereof shall transact the business of fire insurance in this State until such company shall comply with the laws of this State relative to foreign fire insurance companies, and receive a license or certificate of authority from the Insurance Commissioner.

#### LIMIT OF INSURANCE.

Sec. 6. No foreign insurance company shall insure against loss by fire or inland navigation, nor expose itself to any such loss by any one risk for any greater amount in proportion to its capital than companies organized under the laws of this State may do.

#### FEES FOR LICENSES, ETC.

Sec. 7. When such foreign insurance company shall have complied with the provisions of law relating to such companies, and the Insurance Commissioner is satisfied that it is solvent in the United States, he may issue to it a license to transact business in this State, upon the payment of thirty dollars for filing a certified copy of its charter or



deed of settlement, and annual fees, as follows: license fee, fifty dollars; fee for filing statement, twenty dollars; and two dollars for each agent's certificate of authority.

PREMIUM RECEIPTS—TAX ON SAME.

Sec. 8. Each agent of any insurance company or association incorporated by or organized under the laws of any foreign government, which shall have received from the Insurance Commissioner a license to transact business in this State, shall return annually, on or before the tenth day of January, under oath, to said commissioner, the gross amount of premiums collected by him for the year previous; and shall annually, on or before the twentieth day of January, pay to the treasurer of the State a tax of two per cent. upon the amount of premiums so collected.

## ARTICLE III.

## Life Insurance Companies.

## SECTION

1. Annual statement.
2. Reinsurance reserve, how ascertained.
3. Dividends, how made.
4. Penalty for making dividends improperly.
5. Triennial examinations.
6. Examination of companies of other States.
7. Facilities for examination, to be afforded.
8. To receive certificates before issuing policies.
9. Returns of companies of other States: certificates and licenses.
10. Agents shall not issue policy without license.
11. When companies may be wound up; when they must be wound up.
12. Test of solvency; liabilities, how determined.
13. How assets shall be disposed of on repeal of charter; assets of the company to vest in Commissioner.
14. Commissioner shall take immediate possession.
15. How claims shall be presented.

## SECTION

16. Net present value of policies, how ascertained.
17. How assets shall be distributed.
18. Penalty for refusing to deliver books and property to Commissioner.
19. Commissioner shall give bonds.
20. Life insurance companies may consolidate or amalgamate.
21. Conditions upon which it may be done.
22. Powers and duties of the commission constituted.
23. Compensation of part of the commission.
24. Penalty for violating the provisions of this Act relating to amalgamations.
25. Loans and investments, how made.
26. No personal benefits allowed to directors or officers.
27. Mortgages and stock collaterals alone permitted as security for loans.
28. What securities are prohibited.
29. Premium notes allowed.
30. Penalty for violating the provisions of this Act, relating to loans and investments.

## FORM OF ANNUAL STATEMENT.

Section 1. Every life insurance company chartered by this State shall, on or before the first day of March in each year, render to the Insurance Commissioner a report, signed and sworn to by its president and secretary, of its condition upon the preceding thirty-first day of December, which shall include a detailed statement of its assets and liabilities on that day; the amount and character of business transacted, moneys received and expended during the year; a descriptive list of all policies and contracts of insurance in force on that day; and such other information as the commissioner may deem necessary.

## REINSURANCE RESERVE—HOW ASCERTAINED.

Sec. 2. Upon receipt of such report, the commissioner shall make a valuation of the policies of each company, and ascertain the reinsurance reserve and surplus of every such company, computed upon the basis of the so-called "Actuaries' or Combined Experience Table of Mortality," with compound interest at *four* per cent. per annum; and also upon the basis of the so-called "American Experience Table of Mortality," with compound interest at *four and one-half* per cent. per annum; and he shall value only net premiums.

## DIVIDENDS—HOW MADE. REINSURANCE RESERVE.

Sec. 3. Payments in the form of dividends, or otherwise, shall not be made to its stockholders by any life insurance company organized under the laws of this State, unless its assets exceed, to the amount of such payment, the amount of its paid-up capital stock and all its liabilities, including its reinsurance reserve, computed upon the basis of the so-called "Actuaries' or Combined Experience Table of Mortality," with compound interest at *four* per cent. per annum; and no payments shall be made to the policy-holders of any such company except for matured claims, and in the purchase of surrendered policies, unless its assets exceed, to the amount of such payments, its liabilities, including its reinsurance reserve, computed as above, in this section provided; but for all other purposes the reinsurance reserve of every such company shall be computed upon the basis of the so-called "American Experience Table of Mortality," with interest at *four and one-half* per cent. per annum.

## PENALTY FOR VIOLATING THIS LAW.

Sec. 4. Any officer or director of any such company who votes or assents to any payment either to stockholders or policy-holders in violation of any of the provisions of the preceding section, shall forfeit to this State the sum of five thousand dollars, to be recovered in any proper action brought in the name of the treasurer of this State.

## TRIENNIAL EXAMINATIONS.

Sec. 5. The Insurance Commissioner shall, at least once in three years, visit each life insurance company incorporated by this State, thoroughly examine its financial condition, and ascertain whether it has complied with all the provisions of law.

## EXAMINATION OF COMPANIES OF OTHER STATES.

Sec. 6. He shall in like manner examine any life insurance company not incorporated by this State, but doing business therein, whenever he has reason to doubt its solvency, and may employ such assistants as may be necessary in making the examination; and all the expenses of an examination without the State shall be borne by the company examined.

## ACCESS TO BOOKS AND PAPERS.

Sec. 7. For such purpose the commissioner shall have free access to all books and papers of any life insurance company doing business in this State, and may examine, under oath, its officers and agents,

relative to its condition; and if any company not incorporated by this State, or its officers or agents, refuse to submit to such examination, or to comply with any provision of this article, the authority of such company to do business in this State shall be revoked.

#### WHEN NEW COMPANY MAY ISSUE POLICIES.

Sec. 8. No life insurance company hereafter incorporated by this State shall issue policies until, upon examination by the commissioner, it shall have been found to have complied with the laws thereof, nor until he shall have issued his certificate setting forth such fact, and authorizing such company to issue policies.

#### COMPANIES OF OTHER STATES—HOW ADMITTED.

Sec. 9. Any life insurance company organized out of this State, before being admitted to do business in this State, and on or before the first day of March annually, shall furnish to the Insurance Commissioner a certificate of the proper officers of the government by whose authority it is organized, setting forth a full copy of its report of its condition on the preceding thirty-first day of December, a valuation of its policies by said officers by a standard equivalent to that provided in the second and third sections of this article, and that it has complied with the laws of such government, and is authorized to transact business therein. If said commissioner be satisfied with said certificate, and if said company shall have complied with all other provisions of law, he shall thereupon issue his license to it to transact business in this State for one year from the first day of April following; but no such license shall be issued unless such certificate is furnished, nor unless such government shall license life insurance companies incorporated by this State to transact business therein, upon a similar certificate from the Insurance Commissioner, until such company makes the report required from companies incorporated by this State, and until a valuation of its policies shall have been made by the commissioner.

#### POLICIES SHALL NOT BE ISSUED WITHOUT LICENSE.

Sec. 10. No person shall issue or deliver in this State any policy or contract of insurance of such life insurance company, which is without a license, or after the revocation of its license.

#### WHEN COMPANIES MAY BE DISSOLVED.

Sec. 11. If the Insurance Commissioner shall at any time find from any report, examination, or otherwise, that the assets of any life insurance company incorporated by this State are less than its liabilities, or

if such company shall fail to comply with any of the requirements of the law, he may notify it to cease the issue of new policies or the payment of dividends to stockholders and policy-holders, or both, until the deficiency be made good or the law complied with; and he may, and if it appear to him that the assets of such company are less than three-fourths of its liabilities he shall, bring his petition to the Superior Court of the county in which the principal office of such company is located, if in session, and if not, to a judge of the Supreme Court of Errors, praying for the appointment of a receiver, and that the charter of such company may be annulled; and said court or judge shall forthwith issue a citation to such company to appear at a day and place to be named therein, and answer to said petition; and if upon the hearing of said petition said court or judge shall find the assets of such company to be less than its liabilities, said court or judge may, and if the assets are found to be less than three-fourths of the liabilities shall, appoint some disinterested person or persons to be receiver or receivers of such company; and said court or judge may provide the mode of proving claims against such company, and appoint a committee to hear and decide upon them, and may limit and extend the time for the presentation of such claims, and may make all necessary orders in reference to the delivery to and possession by such receiver of the assets and property of such company, and the sale and conveyance of the same by him, and may direct the application of the avails of such assets and property equitably in satisfaction of the claims proved against such company, and the payment of the present value of its outstanding policies to policy-holders, either in whole or in part, or to the reinsurance of its outstanding policies in some solvent company; and said court or judge shall annul the charter and decree the dissolution of such company, and may make all other orders and decrees necessary and proper in reference to winding up the affairs of such company and the disposition of its property.

#### LIABILITIES — HOW ASCERTAINED.

Sec. 12. The liabilities of any such company, for all the purposes of the proceedings mentioned in the preceding section, shall include the net present value of the policies of such company, or reinsurance reserve, ascertained as now required by law.

#### ON REPEAL OF CHARTER, DUTY OF COMMISSIONER.

Sec. 13. Whenever the charter of any life insurance company of this State shall be repealed, all the assets of such company shall vest in fee simple and absolutely in the Insurance Commissioner of this



State and his successors in office, who shall hold and dispose of the same for the use and benefit of the creditors and policy-holders of such company, and such other persons as may be interested in such assets.

#### COMMISSIONER SHALL TAKE POSSESSION.

Sec. 14. The Insurance Commissioner shall take immediate possession of the assets, books and papers, and collect the debts and claims due such company; he shall sell and dispose of the real estate and other property of such company, and may execute in his own name, as Insurance Commissioner, all necessary and proper conveyances of the same; he may also in his own name, as Insurance Commissioner, maintain and defend all actions at law or in equity, relating to such company, its assets and business.

#### HOW CLAIMS SHALL BE PRESENTED.

Sec. 15. The Superior court for the county in which the principal office of such company is located, upon the application of the Insurance Commissioner, shall limit and may extend the time for the presentation of claims against such company, and notice thereof shall be given in such manner as said court shall direct; and any creditor neglecting to present his claim within the time so limited shall be debarred of all right to share in the assets of such company. Said court shall appoint not more than three disinterested persons as commissioners to receive and decide upon the claims presented against such company, who shall give notice of the times and places of their meetings for that purpose, in such manner as said court shall prescribe; and within one month after the expiration of the time so limited shall file with the clerk of said court a list of the claims presented to them, specifying those allowed and those disallowed.

#### VALUE OF POLICIES, HOW ASCERTAINED.

Sec. 16. The Insurance Commissioner shall ascertain the net present value of each policy in force in such company at the time of the repeal of its charter, and for that purpose shall use the "Actuaries' or Combined Experience Table of Mortality," with four per cent. compound interest; and he shall file with the clerk of said court a certificate showing the net present value of each of said policies, and such net present value shall be the surrender value of each of said policies.



## DISTRIBUTION OF ASSETS.

Sec. 17. The Insurance Commissioner, under the direction of said court, shall apply the sums realized from the assets of such company, first to the payment of all the expenses of closing the business and disposing of the assets of such company; secondly, to the payment of all lawful taxes and debts due to the State and the United States; thirdly, to the payment of the debts and claims allowed against such company and the surrender value of its policies, in proportion to their respective amounts; and lastly, any sums remaining in the hands of the Insurance Commissioner after the payments have been made in full as herein provided, shall be disposed of in such manner as said court shall order and direct. And said court may make all orders and decrees necessary and proper in reference to the title, possession, disposition, and distribution of said assets, and the allowance and satisfaction of claims against such company, and in any other matter relating to its affairs and business.

## PENALTY FOR REFUSING TO DELIVER UP BOOKS, PAPERS, ETC.

Sec. 18. Whenever by this act or by any other law of this State, general or special, the Insurance Commissioner is authorized or required to take possession of the assets of any life insurance company, any person who shall neglect or refuse to deliver to said commissioner, on demand, any books, papers, evidence of title or debt, or any property belonging to any such company in his possession or under his control, shall be punished by a fine of not more than ten thousand dollars, or by imprisonment in the county jail for a term not exceeding three years, or by such fine and imprisonment both.

## COMMISSIONER SHALL GIVE BONDS.

Sec. 19. Before the Insurance Commissioner shall take possession of any of the books, papers, or assets of any life insurance company in accordance with the provisions of this act, or of any other act, general or special, he shall give bonds for the faithful discharge of his duties, in such sums and upon such conditions as may be required by the chief judge of the Supreme Court of Errors, and to the satisfaction of said judge.

## AMALGAMATION OF COMPANIES.

Sec. 20. No life insurance company, incorporated by or organized under the laws of this State, shall consolidate or amalgamate with any other company, or reinsure its risks, or any part thereof, with any other company, or assume or reinsure the whole or any portion of

the risks of any other company except as hereinafter provided ; but nothing herein contained shall prevent any life insurance company from reinsuring a fractional part, not exceeding one-half, of any single risk.

#### MODE OF AMALGAMATION—APPOINTMENT OF COMMISSION.

Sec. 21. Whenever any life insurance company shall propose to amalgamate or consolidate with any other company, or enter into any contract of reinsurance, it shall bring its petition to the Insurance Commissioner of this State, setting forth the terms and conditions of such proposed amalgamation, consolidation, or reinsurance, and praying for the approval thereof. The Insurance Commissioner shall thereupon issue an order of notice, requiring notice to be given by mail to the policy-holders of such company, of the pendency of such petition and the time and place at which the same will be heard, and by publication of said order of notice and said petition in a daily newspaper, designated by said Commissioner, and published in each of the cities of Hartford, New Haven, and New York, for at least three weeks before the time appointed for the hearing upon said petition. The Commissioner shall request the assistance of the Insurance Commissioners or Superintendents of two other States as experts, who, with the Insurance Commissioner of this State, shall form a commission to hear said petition. At the time and place fixed in said notice, or at such time and place as shall be fixed by adjournment, said commission shall proceed with said hearing. The attendance of witnesses before said commission may be compelled by subpoena issued by any competent authority; and if any person shall refuse to appear before said commission in obedience to any subpoena served upon him, any justice of the peace, on application of said commission, may issue a *capias* to bring such person before them. Any policy-holder or stockholder of the company or companies may appear before said commission and be heard in reference to said petition.

#### POWERS AND DUTIES OF COMMISSION.

Sec. 22. Said commission, if satisfied that the interests of the policy-holders of such company or companies are properly protected, and that no reasonable objection exists thereto, may approve and authorize the proposed amalgamation, consolidation, or reinsurance; and said commission may make such order with reference to the distribution and disposition of the surplus assets of any such company, thereafter remaining, as shall be just and equitable. Such amalgamation, consolidation, or reinsurance shall only be approved by the consent of all

the members of said commission, and it shall be the duty of said commission to guard the interests of the policy-holders of any such company or companies proposing to amalgamate, consolidate, or re-insure.

#### COMPENSATION OF COMMISSION.

Sec. 23. Compensation of the Commissioners or Superintendents of other States, acting under the provisions of this act, shall be twenty-five dollars a day for the time they are actually employed, to be paid, together with the expenses and costs incident to said hearing, by the company or companies bringing said petition.

#### PENALTY FOR VIOLATING LAW.

Sec. 24. Any officer, director, or stockholder of any life insurance company violating or consenting to the violation of the four preceding sections shall be punished by fine not less than ten thousand dollars, and by imprisonment in the common jail not less than one year.

#### LOANS AND INVESTMENTS, HOW MADE.

Sec. 25. No loan or investment shall be made by any life insurance company of this State without the unanimous approval of its finance or executive committee, or the approval of a majority of the directors of such company present at any meeting of such directors, and the name of every director approving or disapproving any loan or investment so made shall be entered upon the records of the company.

#### PERSONAL BENEFIT OF DIRECTORS AND OFFICERS.

Sec. 26. No director or officer of a life insurance company shall receive any money or valuable thing for negotiating, procuring, or recommending any loan from such company, or for selling or aiding in the sale of any stocks or securities to or by such company.

[Acts Passed January Session, 1881.]

CHAPTER XVII.

AN ACT AMENDING AN ACT RELATING TO INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly Convened:* Section 1. No portion of the capital, assets, or income of any life insurance company of this State shall hereafter be used in the purchase of the stocks or bonds of any mining or manufacturing company in any event, nor in the purchase of the stocks or bonds of any other private corporation upon which last-mentioned stocks a regular dividend shall have been passed, or upon which last-mentioned bonds a regular interest payment shall have been defaulted at any time within three years prior to such investment; *provided*, that no investment shall be made by said companies in any of the stocks or bonds last above referred to which have not been issued for the space of three years prior to such investment, or which have not a market value equal to the par value thereof, unless the written approval by the insurance commissioner of such investment shall first have been obtained. And no loan shall be made by any such company upon the security of the stock of any mining company. And no loan shall be made by any such company upon the security of the stock of any manufacturing company unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned.

Sec. 2. Section twenty-eight of article three of "An Act relating to Insurance Companies," being chapter sixty-three of the public acts of 1879, which reads as follows: "Section 28. No portion of the capital, assets, or income of such company shall hereafter be used in the purchase of the stocks or bonds of any mining or manufacturing company or of any other private corporation, unless the market value of the stocks or bonds of such other private corporation shall be equal to the par value thereof, and upon which dividends or interest shall have been regularly paid for three years prior to such investment or loan; nor shall any loan be made by any such company upon any securities, the purchase of which by it is by this act prohibited," is hereby repealed; *provided, however*, that said section hereby repealed



shall remain in full force as to all past transactions and for the purpose of prosecuting to final judgment all violations of it.

Sec. 3. Any officer or director of a life insurance company consenting to a loan or investment, in willful violation of the provisions of this act, shall be personally liable to the company for any loss which may be sustained by reason of such investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State on complaint of any policy-holder or stockholder in the company suffering thereby.

Sec. 4. This act shall take effect from its passage.

Approved, March 9, 1881.

---

## CHAPTER XXV.

### AN ACT AMENDING AN ACT RELATING TO INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* Section 1. That section twenty-seven, article third, chapter sixty-three of the public acts of 1879, approved March twenty-seventh, 1879, which provides that "no loan shall hereafter be made of the capital, assets, or income, or any portion thereof, of any life insurance company incorporated by, or organized under, the laws of this State, unless such loan shall be secured by mortgage of unencumbered real estate, worth at least double the amount loaned thereon; or by pledge of bonds or stocks as collateral having a market value at least twenty-five per cent. in excess of the amount loaned thereon," be, and hereby is, amended by adding after the last word of said section the following, viz.: *provided, however,* that such life insurance company may make such loan upon pledge of United States Government bonds and bonds of the State of Connecticut, at par, so that the same, when amended, shall read as follows, viz:

"No loan shall hereafter be made of the capital, assets, or income, or any portion thereof, of any life insurance company incorporated by, or organized under, the laws of this State, unless such loan shall be secured by mortgage of unencumbered real estate worth at least double the amount loaned thereon; or by pledge of bonds or stocks as collateral, having a market value at least twenty-five per cent. in excess of the amount loaned thereon; *provided, however,* that such life insurance company may make such loans upon pledge of United States Government bonds, and bonds of the State of Connecticut, at par."

Sec. 2. Any officer or director of a life insurance company consenting to a loan or investment in willful violation of the provisions

of this act shall be personally liable to the company for any loss which may be sustained by an investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State, on complaint of any policy-holder or stockholder of the company suffering thereby.

Sec. 3. This act shall take effect from its passage.

Approved, March 16, 1881.

---

## CHAPTER CXVI.

AN ACT CONCERNING LIFE AND ACCIDENT INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* Section 1. Whenever it shall come to the knowledge of the Insurance Commissioner that any company or association under his supervision, doing a business within this State upon the assessment or co-operative plan of insurance or indemnity, has failed to collect the necessary sum by assessment to make full payment of the maximum amount named in any contract, it shall be the duty of the Insurance Commissioner to notify said company or association to cease doing new business unless it shall thereafter use in the solicitation thereof only such application forms as shall bear, printed in red ink in a conspicuous manner along the margin of said application forms, the words "it is understood and agreed that the amount to be paid, when the certificate issued upon this application becomes a claim, shall be dependent upon the amount collected from an assessment made to meet such claim," and every company or association shall immediately conform to the provisions of this section whenever so notified.

Sec. 2. Every company or association violating the provisions of this act shall be fined not less than one hundred nor more than five hundred dollars.

Sec. 3. This act shall take effect from its passage.

Approved, April 25, 1882.

---

## PREMIUM NOTES NOT PROHIBITED.

Sec. 29. This act shall not prevent any company from taking premium notes, or giving credit for part of its premiums, in accordance with its usual course of business.

## PENALTY FOR VIOLATING THE ACT RELATING TO LOANS.

Sec. 30. Any officer or director of a life insurance company consenting to a loan or investment in wilful violation of the provisions of



the five preceding sections, shall be personally liable to the company for any loss which may be sustained by such investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State, on complaint of any policy-holder or stockholder in the company suffering thereby.

---

## CHAPTER CXII.

### AN ACT RELATING TO INVESTMENTS OF LIFE INSURANCE COMPANIES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* In all cases in which any life insurance company of this State shall have legally acquired by mortgage, deed of trust, or foreclosure, or in any manner, in payment of a debt previously contracted, any mining or manufacturing property, real or personal, situated in this State or elsewhere, it shall be lawful for said insurance company, upon the sale of said property, to take in payment or part payment therefor the stocks or bonds of any company or corporation purchasing said property.

Approved April 13, 1881.

---

## CHAPTER LXIII.

### AN ACT RELATING TO ACCIDENT INSURANCE.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:* Section 1. Any company chartered by and now doing business in this State, and empowered to make contracts contingent upon life, is hereby authorized to issue policies or certificates insuring or protecting persons against loss of life or personal injury resulting from any cause, which policies or certificates shall state on their face the agreement with the persons receiving the same, and when executed in accordance with the charter and by-laws of said company shall be binding upon the same.

Sec. 2. All certificates heretofore issued by any company named in the first section of this act, protecting persons against loss of life or personal injury, are hereby validated.

Sec. 3. This act shall take effect from its passage.

Approved March 30, 1882.

## ARTICLE IV.

## General Provisions.

## SECTION

1. Companies of other States or nations to appoint Insurance Commissioner for attorney.
2. Revocation of licenses.
3. How companies may consolidate.
4. Value of stock of original companies, how ascertained.
5. Capital of consolidated company.
6. Certificates of consolidation.
7. Premium notes, when subject to set off; mutual insurance, how conducted.
8. Suits against companies, not to be limited to less than one year.
9. Reciprocal obligations of companies of other States and foreign countries.
10. Treasurer may receive and hold securities.
11. Treasurer may make annual examination of securities.
12. Fees of treasurer for such services.

## SECTION

13. Securities, how withdrawn.
14. Substitution of other bonds and requirements as to future deposits.
15. Agents of companies of other States, not to act till laws complied with.
16. False returns and false entries; penalty for making.
17. Reciprocal taxation and fees.
18. Returns of premium receipts; tax on same.
19. False statements of fire insurance companies.
20. Advertisements shall correspond with verified statements.
21. Penalty for making false statements.
22. The term agent defined.
23. Proxies confined to one use.
24. All forms of insurance come under this law.
25. Penalty for violations of law.

AN ACT RELATING TO SERVICE OF PROCESS UPON INSURANCE  
COMPANIES OF OTHER STATES.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Section 1. No insurance company or association, organized under the laws of any other State or foreign country, shall directly or indirectly issue policies, take risks, or transact business in this State, until it shall have first appointed in writing the Insurance Commissioner of this State to be the true and lawful attorney of such company or association in and for this State, upon whom all lawful process, in any action or proceeding against the company may be served with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree on the part of the company that any lawful process against the company which is served on said attorney shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this State. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the Insurance Commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

Sec. 2. Whenever lawful process against an insurance company shall be served upon the Insurance Commissioner, he shall forthwith forward a copy of the process served on him, by mail, post-paid, and

directed to the secretary of the company, or in the case of companies of foreign countries, to the resident manager, if any, in this country. For each copy of process, the commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

Sec. 3. All acts and parts of acts inconsistent herewith are hereby repealed, but this repeal shall not affect any liability already incurred under said acts, or the remedies for recovering or enforcing the same. All attorneyships now in force shall continue in full force and effect until a new appointment is made and filed as provided in the first section of this act.

Approved, April 12, 1882.

#### REVOCATION OF LICENSE.

Sec. 2. When the Insurance Commissioner shall find that any insurance company not incorporated by this State is unsound, estimated in the manner prescribed in the eleventh section of article 1 of this act, he shall revoke its license, and cause notice thereof to be published in two daily newspapers, printed one in Hartford and one in New Haven, at least one week; and he may reissue such license when he shall be satisfied of its soundness; and no agent of such company shall, after the first publication of such notice, issue or renew any policy of insurance in its behalf.

#### HOW COMPANIES MAY CONSOLIDATE.

Sec. 3. When the stockholders of any fire insurance company shall vote to consolidate with any other similar company, and the stockholders of both companies shall agree to such consolidation, and determine under which corporate organization and name their business shall be conducted, they shall be consolidated under the corporate organization and name thus chosen, and thereupon all rights and property of both of said companies shall become the property of the corporation composed of such companies, and said last-named corporation shall be liable for the outstanding obligations of such companies.

#### VALUATION OF ORIGINAL STOCK.

Sec. 4. Upon such consolidation, the value of each share of the capital stock of each of them shall be ascertained through a valuation of all its assets and liabilities at the time of such consolidation, and new shares (and, when necessary, parts of shares) of the consolidated company shall be apportioned to each stockholder, equal to the value

of his shares in either of the original companies; and such shares so apportioned shall be substituted for the shares in such companies; and all certificates of shares in said original companies shall be surrendered when new certificates shall be issued.

#### LIMIT OF CAPITAL STOCK.

Sec. 5. The capital stock of the consolidated company shall not exceed the aggregate authorized capital of the original companies.

#### CERTIFICATE OF CONSOLIDATION.

Sec. 6. The president and directors of such consolidated company shall, within thirty days after such consolidation, file a certificate in the office of the Secretary of State, stating such consolidation, and the name and charter adopted.

#### PREMIUM NOTES OF MUTUAL COMPANIES.

Sec. 7. When any inhabitant of this State shall effect insurance in any fire insurance company, and give a premium note, the policy and note shall constitute one contract, and every equitable claim of the maker thereof upon said company may be set off against said note in the hands of a third party; and when any such company becomes insolvent, the maker shall be liable on said note for only the equitable proportion thereof, for such part of the term of insurance as said company continued solvent; and if the insolvency occurs within sixty days after its date, said note shall be void, except for any amount for which the maker may have a claim on said company. All mutual fire insurance companies (except those otherwise authorized by their charters) shall take premium notes for the obligations of the assured; and assessments shall be for losses only, and upon said notes, and when paid shall be in payment, in whole or in part, as the case may be, of such notes.

#### LIMIT OF TIME FOR BRINGING SUITS.

Sec. 8. No insurance company shall limit the term within which any suit shall be brought against it to a period less than one year from the time when the loss insured against shall occur.

#### RECIPROCAL OBLIGATIONS.

Sec. 9. When any other State shall impose any obligation upon insurance companies of this State or their agents transacting business in such other State, the like obligations are hereby imposed upon similar companies of such other State and their agents transacting business in



this State; and such companies of other States, and their agents, shall pay all penalties to, and make deposits with, the State treasurer.

#### TREASURER TO HOLD SECURITIES.

Sec. 10. When any State shall require insurance companies of other States to deposit with some officer of such other State securities in trust for policy-holders of such companies as a prerequisite to their transacting business in such State, the treasurer of this State may receive from any insurance company of this State the securities required by the laws of such other States on deposit, and hold the same in trust for the policy-holders of such company; but it may collect and receive the interest and dividends thereon, and withdraw them on depositing with the said treasurer other securities of like character and value. The treasurer shall issue a certificate, under seal, of such deposit for each State which shall require the same, which shall state the items and amount of securities thus deposited, and that he is satisfied that they are of the market value represented therein; but no securities shall be estimated above the par value of the same, nor shall any such securities be withdrawn except as provided in this section.

#### TREASURER TO EXAMINE SECURITIES.

Sec. 11. An examination shall be annually made by the treasurer of the securities held by him in trust, as aforesaid, from each insurance company; and if it shall appear at any time that they amount to less than the sum required for the purposes for which such deposit was made, he shall notify said company thereof, and, unless the deficiency is made up within thirty days, shall countermand all the certificates he may have issued to said company under the preceding section, and give notice thereof to the officers of the States to whom said certificates may have been transmitted, and publish said notice in one newspaper printed in Hartford and one printed in New Haven, for three weeks successively.

#### FEES OF TREASURER.

Sec. 12. Each insurance company so depositing securities with the treasurer shall pay him twenty-five dollars annually in lieu of all fees for such services, except in cases where it shall be necessary to make an examination out of his office; for each of which such special examinations and appraisals he shall be paid by the company in whose behalf the service is performed ten dollars and his actual traveling expenses, in lieu of other fees.

## SECURITIES—HOW WITHDRAWN.

Sec. 13. When said company shall have caused all its unexpired policies to be paid, canceled or reinsured, and all its liabilities under such policies thereby to be extinguished, or to be assumed by some other responsible company having a similar deposit with said treasurer, he shall, on application of such company, verified by the oath of its president or secretary, and on being satisfied, by an examination of its books and of its officers under oath, that all its policies are so paid, canceled, extinguished, or reinsured, deliver up to it such securities.

## SUBSTITUTION OF SECURITIES.

Sec. 14. [Repealed in 1884.]

## AGENTS MUST COMPLY WITH THE LAWS.

Sec. 15. No person shall, in this State, act as agent of any insurance company or association, organized under the laws of any other State, until he shall have in all respects complied with the laws of this State.

## PENALTY FOR MAKING FALSE REPORTS, ETC.

Sec. 16. Every person who shall, upon oath or affirmation legally administered to him, wilfully and corruptly make false report or testify or affirm falsely to any material fact in any matter wherein an oath or affirmation is by this act required or authorized, shall be imprisoned in the state prison not less than one nor more than three years. And every person who shall make any false entry or memorandum upon any of the books or papers of any insurance company, with intent to deceive, shall be imprisoned in the state prison not less than one nor more than three years.

## RECIPROCAL TAXATION AND FEES.

Sec. 17. Every insurance company or association incorporated by or organized under the laws of any other State, and admitted to transact business in this State, and each agent of every such insurance company, shall pay the same fees and taxes to the treasurer of this State as are imposed by such other State upon any similar insurance companies incorporated by or organized under the laws of this State, or upon the agents of any such companies transacting business in such other State.



## PREMIUM RECEIPTS — HOW TAXED.

Sec. 18. Every agent of any such insurance company admitted to transact business in this State shall return annually, on or before the tenth day of January, under oath, to the Insurance Commissioner, the gross amount of premiums collected by him for the year previous; and upon receiving from said commissioner a certificate of the acceptance of said return and of the amount of tax due thereon, shall pay the same to the treasurer of the State, on or before the twentieth day of January annually; and every such agent and every agent of a foreign insurance company shall retain from the premiums collected by him the tax due or to become due thereon.

## FALSE STATEMENTS OF COMPANIES PROHIBITED.

Sec. 19. No company, corporation, or association authorized to transact the business of fire insurance within this State shall state or represent, either by advertisement in any newspaper, magazine, or periodical, or by any sign, circular, card, policy of insurance, or certificate of renewal thereof, any funds or assets to be in its possession not actually possessed by it, and available for the payment of losses by fire and held for the protection of holders of their policies of fire insurance. The advertising of subscribed capital not actually paid up in cash shall be construed as a violation of the provisions of this act.

## ADVERTISEMENTS MUST CORRESPOND WITH OFFICIAL STATEMENTS.

Sec. 20. Every advertisement or public announcement, and every circular or card hereafter made or issued by any company, corporation, or association, authorized to transact the business of fire insurance within this State, which shall purport to make known the financial standing of any such company, corporation, or association, shall, in all particulars which it purports to give, correspond with the last-preceding verified statement made by said company, corporation, or association, to the insurance department of this State.

## PENALTY FOR MAKING FALSE STATEMENTS.

Sec. 21. Every person or corporation violating any provision of the two preceding sections of this act shall, for the first offense, forfeit and pay to this State five hundred dollars; and for every subsequent violation of any provision of such sections, shall forfeit and pay to the State one thousand dollars.

## THE TERM AGENT DEFINED.

Sec. 22. The term agent or agents used in this act shall include an acknowledged agent or surveyor, and any person or persons who shall in any manner aid in transacting the business of an insurance company.

## PROXIES LIMITED TO ONE USE.

Sec. 23. No power of attorney to vote at any meeting of any life insurance company shall be used at more than one meeting of such corporation.

## ALL FORMS OF INSURANCE SUBJECT TO THIS ACT.

Sec. 24. The provisions of this act shall be applicable to all forms of insurance and to all insurance companies, associations, corporations, partnerships, individuals, or association of individuals, doing or attempting to do business under any charter, compact, or agreement making a guaranty, contract, or pledge of insurance; and to all chartered mutual benefit companies, so far as the nature of the business of the same may admit. But the provisions of section two, article three, of this act shall not apply to policies or certificates in which the amount of insurance or benefit is determined by an assessment collected from the surviving and associated holders of like policies or certificates, and not by a guaranty or pledge of insurance irrespective of the amount thus collected; *provided*, that any amounts collected upon such assessments, until expended for the purpose for which it was collected, shall be charged as a liability against the company or association holding the same.

## PENALTY FOR VIOLATION OF LAW.

Sec. 25. Every person or corporation violating any provision of this act, for which no other penalty is provided or provision made, shall be fined not less than one hundred dollars nor more than five hundred dollars.

**Miscellaneous.****COPIED FROM THE GENERAL STATUTES.****INSURANCE COMMISSIONER.****SECTION**

1. Appointment.
2. General Duties.

**SECTION**

3. Fees.
4. Annual report of General Assembly.

**APPOINTMENT.**

Section 1. The Governor, with the advice and consent of the Senate, shall once in every three years appoint some suitable person, not a director, officer, or agent of any insurance company, to be Insurance Commissioner, who shall, unless sooner removed by the Governor for cause, hold his office for three years, and until his successor is appointed and qualified. All vacancies shall be filled in the same manner for the unexpired term, except that any vacancy occurring while the Senate is not in session may be filled by the Governor till the next session of the General Assembly.

**GENERAL DUTIES.**

Sec. 2. Said commissioner shall have the powers and duties specified in chapter II of title XVII; shall see that all the laws respecting insurance companies are faithfully executed; may employ clerical aid; shall furnish to each of the insurance companies incorporated by this State, and to the attorneys of companies incorporated by other States and foreign governments, doing business in this State, printed forms of the statements required by law; shall pay over all fees which he may receive from insurance companies, to the treasurer; and may administer oaths in the discharge of his official duties.

**FEES.**

Sec. 3. Said commissioner shall demand and receive the following fees from insurance companies:—For receiving and filing annual reports, ten dollars; for valuation of policies of life insurance companies, one cent for each thousand dollars of life insurance valued; for filing any additional paper required by law, twenty-five cents; and for every certificate of valuation, copy of report, or certificate of condition of company to be filed in other States, five dollars.

**REPORT TO GENERAL ASSEMBLY.**

Sec. 4. No insurance company shall be required to report to the General Assembly; but said commissioner shall annually submit a report thereto of his official acts, and of the condition of all insurance

companies doing business in this State, with a condensed statement of their reports made to him, arranged in proper form for printing, together with a statement of the fees received by him from such companies, and paid by him to the treasurer.

TIME HE SHALL MAKE HIS ANNUAL REPORTS. PASSED 1876.

*Be it enacted, etc.,* That the provision of an act entitled an act concerning the returns of the executive departments to the general assembly, passed at the present session of the general assembly, shall not apply to the reports of the Insurance Commissioner, required to be made by Section four, Part nine, Chapter one, Title three, of the general statutes.

## ASSESSMENT OF TAXES.

### SECTION

21. Returns of assessors of the names of stockholders, and value of stock.

### SECTION

22. Returns of property held in pledge.

## RETURNS TO ASSESSORS.

Sec. 21. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed shall forfeit fifty dollars to such town; but putting a letter in the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

## RETURNS OF COLLATERAL SECURITY.

Sec. 22. The cashier of each bank and national banking association, the treasurer of each savings bank and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treas-

urer, or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

#### SPECIAL TAXES ON CORPORATIONS.

Sec. 2. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall, on the first day of January, annually, or within ten days thereafter, deliver to the comptroller a sworn list of all its stockholders residing without this State on the said day, and the number and market value of the shares of stock therein, then belonging to each; and shall, on or before the twentieth day of January, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section, he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

#### TAXATION OF MUTUAL LIFE INSURANCE COMPANIES.

PASSED 1875.

SECTION	SECTION
1. Annual returns to comptroller by life insurance companies.	3. Time and conditions of paying taxes.
2. Correction of returns by Board of Equalization.	4. Penalty for neglect of duty.

#### ANNUAL RETURNS TO COMPTROLLER.

Section 1. The secretary or treasurer of every life insurance company chartered by this State, and doing business in whole or in part upon the plan of mutual insurance, including all companies whose policy-holders have a right to participate in its profits, shall, on or before the fifteenth day of February, annually, render to the comptroller a sworn statement of the total amount of its assets on the preceding thirty-first day of December, with a detailed enumeration of such assets and the market value thereof, the amount of premium notes held by it, its ascertained and paid losses on that day, and if said company be also in part a stock company, the stock whereof is by law taxable, the market value of the assets belonging to the stock department of said company.

#### CORRECTION OF RETURNS BY BOARD OF EQUALIZATION.

Section 2. The board of equalization shall examine and correct all statements and returns made to the comptroller in pursuance of the foregoing section, and in case any such company shall not make the



return herein prescribed, said board shall, upon the best information it can obtain, make out, within ten days after the time above limited for making such returns, the statement required to be made by such company, and such statement or return so corrected, or made out, shall be conclusive as to the market value and amount of the assets of said company.

Sec. 3. Every such insurance company shall, on or before the twenty-fifth day of February, A. D. 1882, pay to the State, as a tax on its corporate franchise, a sum equal to three-eighths of one per cent., and on or before the twenty-fifth day of February, 1883, a sum equal to three-tenths of one per cent., and annually thereafter, on or before the twenty-fifth day of February, a sum equal to one-fourth of one per cent. on the total amount of its premium notes, and on the market value of all its other assets, deducting, however, the amount of its ascertained and unpaid losses, the market value of its real estate liable to taxation in this State, the market value of any bonds owned by it which have been heretofore issued by this State or by any town or city in this State in aid of the construction of any railroad, and which by the laws of this State are exempt from taxation, and if said company be in part a stock company, the stock whereof by law is otherwise liable to taxation, the market value of the assets belonging to its stock department; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except on its taxable stock and on real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

#### PENALTY FOR NEGLECT OF DUTY.

Sec. 4. If any person whose duty it shall be to make such returns shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State; and if any insurance company required by this statute to make any payment fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

### TAXATION OF MUTUAL FIRE INSURANCE COMPANIES.

PASSED 1875.

#### SECTION

1. Annual returns to comptroller by fire insurance companies.
2. Correction of returns by Board of Equalization.

#### SECTION

3. Time and condition of paying taxes.
4. Penalty for neglect of duty.

#### ANNUAL RETURNS TO COMPTROLLER.

Section 1. The secretary or treasurer of each fire insurance company chartered by this State, which does business in whole or in part upon



the plan of mutual insurance, including every company whose policyholders have a right to participate in its profits, shall, on or before the twentieth day of January, annually, render to the comptroller a sworn statement showing the total amount of its assets on the preceding thirty-first day of December, and containing a detailed enumeration of such assets, and the market value thereof, the amount of premium notes held by it, and its ascertained and unpaid losses on that day, with the balance remaining after deducting from said total amount of unpaid losses, and the market value of any bonds owned by it which have been heretofore issued by this State, or by any town or city in this State, in aid of the construction of any railroad, and which, by the laws of this State, are exempt from taxation, and the premium notes held by it.

#### CORRECTION OF RETURNS BY BOARD OF EQUALIZATION.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the comptroller in pursuance of the foregoing section, and in case any such company shall not make the returns herein prescribed, said board shall, upon the best information it can obtain, make out within ten days after the time above limited for making such returns, the statement required to be made by such company, and such statement or returns so corrected or made out shall be conclusive as to the market value and amount of assets of said company.

#### TIME AND CONDITION OF PAYING TAXES.

Sec. 3. Each of such mutual fire insurance companies shall annually, on or before the thirtieth day of January, pay to the State, as a tax upon its corporate franchise, a sum equal to three-fourths of one per cent. upon the amount of the balance remaining as aforesaid; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except upon real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

#### PENALTY FOR NEGLECT OF DUTY.

Sec. 4. If any person whose duty it shall be to make such returns shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State; and if any insurance company required by this statute to make any payment shall fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

## RIGHTS OF MARRIED WOMEN.

Any policy of life insurance expressed to be for the benefit of a married woman, or assigned to her, or in trust for her, shall inure to her separate use, or in the case of her decease before payment to the use of her children, or of her husband's children, as may be provided in such policy, provided that if the annual premium on such policy shall exceed three hundred dollars, the amount of such excess, with interest, shall inure to the benefit of the creditors of the person paying the premium; but if she shall die before the person insured, leaving no children of herself or husband, the policy shall become the property of the person who has paid the premiums, unless otherwise provided in such policy.

---

## PRIVATE CORPORATIONS — GENERAL PROVISIONS.

No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the general assembly.

---

## QUI-TAM SUITS AND FORFEITURES.

Every person who shall violate any law of this State relating to insurance companies organized under the laws of other States or foreign governments shall forfeit one hundred dollars.

---

## CONCERNING FIRE INSURANCE COMPANIES.

*Be it enacted, etc.:* Section 1. All insurance companies organized under the laws of this State, having power to make insurance against loss by fire, are authorized to include and make insurance against loss by lightning, provided the same shall be clearly expressed in the policy.

Sec. 2. This act shall take effect from its passage.

Approved, April 5, 1881.

## CHAPTER XI.

## AN ACT RELATING TO SERVICE OF PROCESS UPON INSURANCE COMPANIES OF OTHER STATES.

*Be it enacted, etc.:* Section 1. Whenever service of process on an insurance company may be made, by law, on the insurance commissioner of this State, such commissioner may, from time to time, designate some person in his office upon whom in his absence service of such process may be made; and such service shall be of the same force and effect as though made on the commissioner personally.

Sec. 2. This act shall take effect from its passage.

Approved, February 27, 1884.

---

## CHAPTER XIV.

## AN ACT RELATING TO INSURANCE COMPANIES.

*Be it enacted, etc.:* Section 1. Section fourteen of article four of chapter sixty-three of the public acts of 1879 (page 414), said chapter sixty-three being an act relating to insurance companies, is hereby repealed.

Sec. 2. This act shall take effect from its passage.

Approved, March 4, 1884.

---

## CHAPTER XLII.

## AN ACT RELATING TO THE ORGANIZATION OF INSURANCE COMPANIES.

*Be it enacted, etc.:* Section 1. Every insurance company or association hereafter incorporated or organized in this State shall, before issuing any policy of insurance or making any contract of insurance, file with the insurance commissioner a certified copy of its charter or articles of association and a statement verified by the oath of its president and secretary, showing that said company is duly organized.

Sec. 2. Upon receiving such statement the insurance commissioner shall examine such company or association and, if he finds that it has complied with the terms of its charter or articles of association and the laws of the State, shall issue a certificate authorizing such company or association to issue policies and make contracts of insurance.

Sec. 3. The fee for filing copy of charter or articles of association shall be ten dollars; and for a certificate of authority under this act five dollars.

Sec. 4. This act shall take effect from its passage.

Approved, March 20, 1884.

# A DIGEST

OF ALL THE REPORTED CASES RELATING TO

FIRE, MARINE, LIFE, AND ACCIDENT

INSURANCE,

DECIDED IN THE

SUPREME AND SUPERIOR COURTS

OF THE

STATE OF CONNECTICUT,

AND IN THE

UNITED STATES COURTS

FOR THE

DISTRICT OF CONNECTICUT.

# CHAPTERS.

---

- I. INTERESTS INSURABLE AND INSURED.
- II. THE APPLICATION AND SURVEY.
- III. REPRESENTATIONS.
- IV. EXECUTION OF POLICY.
- V. WARRANTIES AND CONDITIONS: BREACHES, AND WAIVER OF FORFEITURE.
- VI. INSURANCE AGENTS.
- VII. ASSIGNMENT OF POLICY.
- VIII. PROOFS OF LOSS AND MEASURE OF DAMAGES.
- IX. DOUBLE INSURANCE.
- X. ACTIONS.
- XI. POINTS PECULIAR TO MARINE POLICIES.
  - (a) *Abandonment.*
  - (b) *Barratry.*
  - (c) *Deviation.*
  - (d) *Open and Valued Policies.*
  - (e) *Termination of Risks.*
- XII. ACCIDENT POLICIES.
- XIII. LIFE POLICIES.
- XIV. WINDING UP INSURANCE COMPANIES.

## I. INTERESTS INSURABLE AND INSURED.

1. Policies of Insurance, whether life, fire, or marine, are *contracts of indemnity* only.

Bevin v. The Conn. Mutual Ins. Co., 23 Conn., 251.

2. *Insurance after a fraudulent conveyance.* In a policy issued by a mutual fire insurance company, it was provided that the charter and by-laws should be a part of the contract of insurance; that the application of the insured should be held to be a warranty, and a part of the policy; and that the policy should be void, unless the true title and interest of the insured, and the amount and nature of all incumbrances, were expressed in the application. The plaintiff obtained a policy upon an application stating that he owned the property to be insured, and that he was incumbered to several to the amount of about \$6,000. In fact, after mortgaging it for that amount, he had given sundry voluntary and fraudulent mortgages to a greater amount, and then conveyed his remaining interest to his brother by an absolute but voluntary and fraudulent deed. The latter had no knowledge of this conveyance when made, but had subsequently accepted it, and agreed to reconvey on request. *Held*, that the policy was void, as the insured had no legal or equitable title which a court of justice could recognize in his favor.

Treadway v. Hamilton Mutual Ins. Co., 29 Conn., 70, 71.

3. An interest in the vessel and cargo gives an insurable interest in the *profits of the voyage*.

Fosdick v. The Norwich Marine Ins. Co., 3 Day, 118.

4. *Life Policy.* A advanced \$350 to B, to be used in going to California and mining there for a year for their joint benefit. *Held*, that he had an insurable interest in B's life, and that a policy taken out upon it for \$1,000 should be treated as a *valued policy*.

Bevin v. The Conn. Mutual Life Ins. Co., 23 Conn., 252.

5. *Interest in brother's life.* The mere relationship of a brother is not such an interest as will support a policy of life insurance; the interest required is one of a pecuniary nature.

Lewis v. Phoenix Mut. Life Ins. Co., 39 Conn., 104.

6. *Payable to appointee.* The party who takes out a policy of insurance on his own life may have it made payable to his representatives, or to any appointee or assignee.

Lemon v. Phoenix Mut. Life Ins. Co., 38 Conn., 303.



7. *Gift surrender.* A party who had taken out a policy of insurance on his own life, in favor of another, and delivered it as a gift, without the latter's assent regained possession of it, surrendered it, and took out a new policy, similar in all respects except that it was in favor of a third party. *Held*, that the donee of the first policy had an equitable right to the amount insured, upon the death of the donor, deducting whatever premiums he had paid on the second policy; these insuring to the benefit of the appointee in that policy.

*Lemon v. Phoenix Mut. Life Ins. Co.*, 38 Conn., 302.

8. *Separate interest insured, by agreement, as joint.* A, who owned a tannery, and B, who occupied it and owned the stock, united in applying to the defendants for insurance on both; and the defendants' agent, knowing all the facts, filled up and gave them a policy insuring them, as if joint owners of both tannery and stock. The defendants' charter, which was made a part of the policy, provides that no insurance shall be valid unless the insured has a perfect and unincumbered title to the property insured, or unless his true title and the incumbrances, if any, be specified in the policy. *Held*, that this provision was satisfied whenever, among all the persons insured under one policy, there was a perfect title, or a title encumbered only as stated in the policy; that A and B were trustees, each for the other, as respected the latter's interest, and therefore both had an interest in the whole property insured; and that they might declare on the policy as joint owners, since the defendants had given them this description, and were, therefore, estopped from denying its truth.

*Peck v. The New London Mutual Ins. Co.*, 22 Conn., 583-585.

9. A party having the *equitable title* to real estate, as one in possession under a contract for a deed, who has paid a part of the price and is liable for the balance, whose interest is vested and fixed, and on whom the loss would fall should the property be injured, has an absolute interest in it, and may cause it to be described as his, in a policy of insurance, which by its terms is to be void unless the interest of the insured, if not absolute, be expressed upon its face.

*Hough v. City Fire Ins. Co.*, 29 Conn., 19-21.

10. The defendants insured one of their own members, in a policy referring to their charter as annexed and made a part of the contract. One provision of the charter was that no insurance should be valid unless, when effected, the insured had a good and perfect unincumbered title to the property insured; or unless his true title, and the incumbrances, if any, were fully specified in the application and the policy. The plaintiff's property, before its insurance, had been mortgaged; and the mortgage had not been paid till after the law-day, nor

had the mortgage title been released. *Held*, that the *outstanding legal title* in the *mortgagee*, not having been disclosed, invalidated the policy, at least in a court of law, as a perfect title must be one good both at law and in equity.

Warner v. The Middlesex Mutual Assurance Co., 21 Conn., 448, 449.

Lockwood v. Same, 47 Conn., 553.

11. Whether the plaintiff's title could have been called "perfect," had he shown that the mortgagee was precluded by a parole estoppel from asserting his title against him or those claiming under him, *Quære*.

Warner v. The Middlesex Assurance Co., 21 Conn., 449, 450.

12. Where a mortgagee applied for insurance through a local insurance agent, intending to procure an insurance of his mortgage interest, and so stating to the *agent*, but the agent drew the application as for an insurance on the property itself, in the name of the mortgagor and as his property, the amount to be payable in case of loss to the mortgagee, and so made the application, and had the policy so made in the belief that such was the proper legal mode of effecting an insurance on the mortgage interest, it was *held*, that the *mistake* could be corrected by a court of chancery, whether it was one of law or of fact.

Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 529.

13. The plaintiffs, being in possession of a railroad, as trustees under a second mortgage, procured insurance to "the trustees of" this mortgage, on "their" depot building, "occupied by them" in M. Soon afterwards, the first mortgage was foreclosed, but the decree adjudged that they had a lien for their services and advancements to the amount of \$83,000, which was paramount to the first mortgage, and must be redeemed by the parties claiming under the latter. The depot having been burned, after the first mortgage trustee had conveyed the road to a new corporation, formed by the bondholders, which had taken possession, under the foreclosure, but before the lien established under the decree had been paid.

*Held*, that the insurers were discharged, under the provisions in the policy avoiding the insurance "if the property be transferred, or any change take place in the title or possession, whether by legal process, a judicial decree, or voluntary transfer or conveyance," or when the property has been sold and delivered, or otherwise disposed of, so that all interest or liability on the part of the insured has ceased.

Bishop v. Clay Ins. Co., 45 Conn., 453-454. (Two judges dissenting, 456-462.)

14. In an action at law on a policy to "the trustees of a" certain railroad mortgage, they cannot show by parole that it was intended to

insure the trustees personally for their personal interest accruing by reason of advances made for the benefit of the trust estate.

*Id.* 455.

15. A five years' lease is not an "incumbrance" on property insured within the meaning of that term, as used in the printed "proposals," especially if the policy describes the property as occupied by a tenant.

*Lockwood v. Middlesex Mutual Assurance Co.*, 47 Conn., 560.

16. A sale, by one or two who are jointly insured, of his interest in the property, to the other, is not an "alienation by sale or otherwise," which will forfeit the policy.

*Lockwood v. Middlesex Mutual Assurance Co.*, 47 Conn., 564.

17. Any person who has a legal or equitable interest in property, or is so related to it that an injury to it may cause him pecuniary loss, has an insurable interest therein.

*Spare v. Home Ins. Co.*—U. S. C. C.—*The Reporter*, Vol. 15, p. 615.

18. The right of the petitioners [trustees] to reimbursement from the property of the road for the advances which they had made, although one which the court would regard and protect, yet until it had been ascertained and defined by decree of the court, was too uncertain an interest to be insurable.

*Bishop v. Clay Ins. Co.*, 49 Conn., 167.

19. When a fire insurance policy contains clauses excepting from the insurance "store fixtures," and "store and other fixtures," the words "store fixtures" means store fittings, or fixed furniture, which are peculiarly adapted to make a room a store, rather than something else.

Store being the American word for shop, or warehouse, is never applied to a factory; and fixtures in a shoe factory are not covered by the term "store fixtures," in a policy of insurance.

U. S. Circuit Court—*Thurston v. Union Insurance Co. of Philadelphia*, 17 Federal Reports, 127.

20. An insurance policy is a contract of indemnity, and, in the absence of anything to the contrary in the contract, \* \* \* covers the entire proprietary interest of the assured.

U. S. Circuit Court—*Hedger v. Union Ins. Co.*, 17 Federal Reports, 498.

## II. THE APPLICATION AND SURVEY.

1. Any *false and material statements* in an application on which a policy is issued avoid it.

Kelsey v. The Universal Life Ins. Co., 35 Conn., 238.

2. An applicant for insurance is bound to make a full and frank disclosure of all facts material to the risk.

Beebe v. The Hartford County Mutual Fire Ins. Co., 24 Conn., 63.

3. If the applicant makes a *general statement* of all the material facts, he is not bound to go into details if unsolicited.

Id. 63-65.

4. *Following advice of agent.* Where a local agent of an insurance company advises applicants for insurance as to the form of making their applications or taking out their policies, he is treated in this State as acting as the agent of the company rather than of the applicant.

Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 526.

5. And an *agent of such an agent*, employed to solicit and forward to him applications for insurance under a custom known to and approved by the company, stands on the same ground, in this respect, with his principal.

Id. 528.

6. *Misdescription.* If one having an *equitable interest* in property, upon which he desires to effect an insurance, explains this interest fully to the local agent of an insurance company, and the latter then fills up an application, describing the property as simply belonging to the applicant, this description, if inaccurate, will not avoid the policy, provided the agent had authority to act as he did, which will be a question of fact for the jury; and the manner of its insertion may be proved by parol. Such description would be treated either as the act of the company or as assented to by it.

Hough v. City Fire Ins. Co., 29 Conn., 21-23.

7. *Duty of applicant to see to form of application.* An applicant for insurance who gives the local agent information from which to fill out a written application must not only in good faith answer all the interrogations correctly, but also use reasonable diligence to see that the answers are correctly written down.

Ryan v. World Life Ins. Co., 41 Conn., 173.

8. *Fraud of agent.* If the agent fraudulently writes down the answer incorrectly in order to induce the issue of a life insurance policy on a bad risk, and the applicant sign the application without



reading it, this is such negligence on the part of the latter as to make him chargeable with the mis-statement and avoid the policy.

Id. 171-174.

9. The rule that *local agents* in filling out applications act as the *agents of the insurer* and not of the insured, is not an inflexible one, applicable to all cases.

Id. 174.

10. *Explanations by agent.* A local agent, authorized to procure applications for insurance and furnished with printed blanks therefor containing interrogatories addressed to the applicant, has implied authority to make all necessary explanations of the meaning and effect of the language of the interrogatories, and to agree with the applicant as to the terms which he shall employ to express his answers to them.

*Malleable Iron Works v. Phoenix Ins. Co.*, 25 Conn., 474.

11. A local agent of the defendants, in reading over to an applicant for insurance interrogatories contained in one of these blanks, read the question, "Is a watch kept on the premises during the night?" to which the applicant replied that there was none; but that, from 9 o'clock P. M. to 12 there was a watchman in an adjoining building within the same enclosure, who would be apt to see if anything was wrong. The agent said that he should consider this man as a watchman till 12 o'clock, and wrote down the answer accordingly; the applicant remarking that he did not know how it would be considered. Another interrogatory as to whether a watch-clock was kept, the agent did not read at all, but wrote "yes" opposite to it, thinking, though mistakenly, that he had seen one on the premises. A loss occurred, after which the defendants first learned that there was no watchman or watch-clock, and the insured first learned that the answers in his application were deemed incorrect. *Held*, on a bill in Equity, for a reformation of the contract of insurance, and a decree for the payment of the amount of the loss, that he was entitled to the relief sought. (The Chief-Justice dissenting.)

Id. 473-474.

12. *It seems*, that if one of the conditions of a fire policy is that the *survey and description* upon which it was issued shall be taken and deemed to be a *part of the policy* and *warranty* on the part of the assured, the representations in the description are thereby made *warranties*.

*The Glendale Manuf. Co. v. The Protection Ins. Co.*, 21 Conn., 35.

13. A policy of life insurance contained a condition providing that "the statements in the application for this policy, and on the

faith of which it is issued, are in all respects true." *Held*, that this made such statements *warranties*.

*Kelsey v. The Universal Life Ins. Co.*, 35 Conn., 336.

14. Whether a *mere reference*, made in the body of a fire policy, to the statements in the application and survey, turns into warranties, *quere*.

*The Glendale Manuf. Co. v. The Protection Ins. Co.*, 21 Conn., 32-35.

15. A policy of insurance by the defendants on a factory contained this clause: "Reference is had to survey No. 83, on file in the office of the Protection Insurance Company." This survey had been made with a view to insuring the same factory in the latter company, and contained a series of questions and answers relative to the employment of a watchman in the factory, the mode of disposing of the waste, etc., and also to the description of the premises. *Held*, that this survey was as much a part of the defendant's policy as if set forth in it at length; that the plaintiff's answer in the survey, that they kept a watchman on duty every night, if not a warranty, was at least a representation material to the risk, and requiring a substantial performance; and that parol evidence that it was inserted by mistake by the defendants' agent was inadmissible in an action on the policy.

*Sheldon v. The Hartford Fire Ins. Co.*, 22 Conn., 245-247.

16. *Night-watchman*. One of the interrogatories in a survey on which a fire policy covering the plaintiffs' mill was based, was this: "Is there a watchman in the mill during the night? Is there also a good watch-clock? Is the mill left alone, at any time after the watchman goes off duty in the morning till he returns to his charge at evening?" The answer was as follows: "There is a watchman nights. No clock. Bell is struck every hour from 8 P. M. till it rings for work in the morning—only at meal times and on the Sabbath, and other days when the mill does not run." *Held*, that this was an exact, clear, and certain engagement to keep a watchman in the mill through the hours of every night in the week, from the close of the day's work till the commencement of the next.

*The Glendale Manuf. Co. v. The Protection Ins. Co.*, 21 Conn., 36.

17. *Held*, that *parol evidence* that it was the plaintiffs' usage, and that of the mill-owners of the vicinity generally, to have no watchman from midnight on Saturday till midnight on Sunday, and that this was known to the defendants when they issued the policy, was inadmissible; and that, a loss having happened on a Sunday morning, while there was no watchman on duty, the defendants were not liable.

*Id.* 36-40.



18. *Night-watchman on Sundays.* An applicant for insurance on a mill in another State stipulated to keep a watchman there on Sundays. *Held*, that this, even if contrary to the Sunday laws of such State, was in the nature of a condition precedent, and that the insurers here were discharged by an omission to perform it.

*Id.* 40.

19. *Occupation of premises.* A "survey," embraced in the application, contained the following interrogatory: "How are the several stories occupied?" which the applicant has answered as follows: "Unoccupied, but to be occupied by a tenant." The policy contained the following condition: "When a policy is issued upon a survey and description of the property, such survey and description shall be deemed to be a part of the policy, and a warranty on the part of the assured." *Held*, the answer was not to be considered as a stipulation that the house should be occupied by a tenant, but as a reservation on the part of the applicant of the right to have it so occupied, and so expressed in order to avoid the inference that it was to remain unoccupied.

*Hough v. The City Fire Ins. Co.*, 29 Conn., 23.

20. *Policy issued differing from that applied for.* The defendant wrote to the plaintiffs, inquiring at what premium they would take a risk on 26 horses and 20 oxen for a specified voyage; to which they answered, at 15 per cent., no partial loss to be paid under 10 per cent. The defendant wrote back that he accepted their terms, and wished a policy filled, viz.:

On 26 horses valued at	\$2,200
and on 20 oxen valued at	800

\$3,000—at 15 per cent. \$450.

A note for the premium of \$450 was enclosed. The plaintiffs filled out and returned a policy for \$3,000, on 46 head of horses and oxen valued at \$3,000, no partial loss to be paid under 10 per cent.; but the defendant refused to accept it. *Held*, that the policy applied for by the defendant was one in which the horses and oxen should be separately valued; that this application was not answered by the policy sent; and, consequently, that no contract of insurance was ever made, and the premium note was not obligatory.

*Ocean Ins. Co. v. Carrington*, 3 Conn., 361, 362. (Two judges dissenting, 365-368.)

21. The charter of a mutual fire insurance company provided that no insurance effected by the company should be valid unless the insured had a good unincumbered title thereto, or unless his true title

and the incumbrances were fully disclosed and specified in the policy. *Held*, to be enough if the title was actually good, although apparently defective on the records.

*Lockwood v. Middlesex Mutual Assurance Co.*, 47 Conn., 556.

22. The property having been burned, A recovered a verdict. *Held*, that there was no ground for a new trial, as substantial justice had been done.

*Ibid.*

---

### III. REPRESENTATIONS.

1. A representation precedes and is no part of the contract of insurance, and need be only materially true; a warranty is a part of the contract and policy, and must be exactly and literally fulfilled, or else the contract is broken, and the policy becomes void.

*The Glendale Manuf. Co. v. The Protection Ins. Co.*, 21 Conn., 32.

2. In effecting an insurance of \$6,000 on the profits of a return voyage, the owner informed the insurers that he expected, from the advices he had received, that the ship would return with a cargo worth \$25,000. *Held*, that the policy was not impaired by the fact that the avails of the outward cargo in fact only sufficed to purchase a return cargo worth \$9,000.

*Fosdick v. The Norwich Marine Ins. Co.*, 3 Day, 118.

3. Whether *false information* as to a material point, *volunteered*, without any inquiry being made, ought not to invalidate the policy, although the misrepresentation relate to *matter covered by a warranty, quere.*

*Bulkley v. The Protection Ins. Co.*, 2 Paine, 84-89 (U. S. Circuit Court.)

---

### IV. EXECUTION OF POLICY.

1. *Irregularity. Practice.* A policy of insurance, executed by a corporation, not as directed in its charter, but according to its settled course of practice, may be obligatory upon it.

*Bulkey v. The Derby Fishing Co.*, 2 Conn., 253.

2. *No contract.* An insurer agreed to forward a policy of life insurance to C, and C agreed that, if its terms were as arranged between them, he would pay the premium; otherwise return the policy, which was not to take effect till the premium was paid. The policy was duly forwarded by mail, but returned by the postmaster as not called for,

shortly after which C died. The insurer having no notice of C's death, then forwarded it to one of his family to hand to him. *Held*, that no contract of insurance was ever made.

Rogers v. Charter Oak Life Ins. Co. 41 Conn., 106-107.

An oral agreement by an insurance agent to take \$5,000 upon mill property is not a completed contract of insurance, if there was to be an apportionment between real and personal estate, and none had been made when the property was destroyed by fire.

Kimball v. Lion Ins. Co.

Kimball v. Meriden Fire Ins. Co., U. S. Circuit Court, 17 Federal Reports, 625.

3. *When parol contract valid, and policy reformed.* An insurance company can not ordinarily insure by parol. But the parties may agree by parol as to the terms of a policy to be issued, and if the policy, as written, is by mistake materially different from the parol agreement, a Court of Equity may correct it.

Bishop v. Clay Ins. Co., 49 Conn., 167.

---

#### V. WARRANTIES AND CONDITIONS: BREACHES AND WAIVER OF FORFEITURE.

1. Any statement, description, or undertaking on the part of the assured, which appears on the face of a policy of insurance and relates to the risk, is a warranty; and this equally, whether declared to be such in terms, or ascertained to be such by construction.

Wood v. The Hartford Fire Ins. Co., 13 Conn., 544.

2. In either case it is an express warranty, and must be strictly observed and kept, or the insurance is void.

*Ibid.*

3. *A warranty excludes all argument* as to its reasonableness or the probable intents of parties; and any breach of it, though for the advantage of the insurer, or occurring without the consent or fault of the insured, will avoid the policy.

*Id.*, 544-545.

4. In a policy of insurance upon "the paper mill in W., owned by" the insured, "together with the machinery, wheels, gearing, etc.," there appeared among the conditions of insurance, in the memorandum clause, an enumeration of certain property, including paper mills, which would be insured at special rates of premium. *Held*, that the description of the property insured as a paper-mill related to the risk, and was therefore a warranty.

*Id.*, 545.

5. During the term of the policy, and before the loss, the use of the building as a paper-mill was discontinued, and a pair of grindstones were put in the place before occupied by the rag-cutter and duster, and used for grinding grain, being moved by the old gearing and water-wheel. In all other respects the mill and its machinery were left as before. The loss was not caused by this change in the use of the mill; and the risk, although thereby made greater than if the mill had been closed, was not greater than if it had been kept in use as a paper-mill. The policy, by its terms, was to be inoperative, if without consent, etc., the building should be appropriated for carrying on any trade denominated hazardous or extra-hazardous. Grist-mills were not included in this denomination, but were specified in the memorandum clause as insurable at special rates. *Held*, 1. That the warranty was not broken; 2. That the increase of hazard did not invalidate the policy on account of the stipulation above mentioned.

*Id.*, 546.

6. A warranty relates to the risk if it defines, or in any respect limits, it.

*Id.*, 545.

7. *Description of premises—Uses made of them.* A policy of insurance on several barns upon a farm, after a description of them, contained this clause: "All the above described barns are used for hay, straw, grain unthreshed, stabling and shelter." *Held*, 1. That this was not a warranty that they should be thereafter used for those purposes solely, but merely a description of the building, or, at most, a warranty that they were used in that manner at the date of the policy, and that the assured had a right to use the barns as barns are commonly used by farmers.

*Billings v. Tolland County Mutual Fire Ins. Co.*, 20 Conn., 144.

8. *Held*, therefore, that the insured was not precluded from a recovery because he had placed some boards for flooring a room in his house in one of the barns, the building having been afterwards thoroughly cleaned out before the fire; nor because at the time of the fire there were, in another of the barns, where they had been placed shortly before, a large tub containing lime and water, intended for use in preparing his seed wheat for planting, and a small quantity of oil, white lead, and mixed paint, intended for use in painting his house, since the acts, although they might have produced the loss, were such as are often done by farmers in the common and ordinary use of their barns.

*Id.*, 145, 146.



. Whether a single act or so, in the use of buildings insured, which did not belong to the ordinary and appropriate use of buildings such as they were described as being in the policy, would defeat a recovery for a loss, unless such acts were fraudulent or grossly careless, and, if grossly careless, were also the cause of the loss, *quære*.

*Id.*, 144, 145.

Where the policy stipulated that if the premises should be so occupied or used as to increase the risk, without the assent of the company, the policy should become void; and the policy permitted the use of naphtha in the business, but with no fire or lights in the building except a stove in the office; and assured, without consent of the company, placed a stove in the finishing room, where was frequently stored inflammable naphtha gas. *Held*, that this was an increase of the risk which avoided the policy.

*Daniels v. Equitable Ins. Co.*, 50 Conn., 551.

10. *Temporary use of part of mill for repairing its machinery*. An insurance was made on a building "occupied as a manufactory of hat bodies, and on the privilege for all the process of said business, and on machinery contained in said manufactory." One of the conditions was, that, in case the property insured should be used for the purpose of exercising therein any trade or business denominated extra-hazardous, or of storing therein any of the articles denominated extra-hazardous, then and from thenceforth, so long as the same should be so used, the policy should cease and be of no force or effect. During the term, a room in the factory was used as a carpenter shop, for the repairing of necessary machinery of the factory; but this use had ceased before the fire, although boards and other materials were left and remained there until the fire. Among goods and occupations denominated extra-hazardous were "carpenters in their own shops, or in buildings erecting or repairing." *Held*, that the insured had a right thus to repair his machinery, as a part of "the privilege for all the process of said business;" that the boards, etc., were not to be treated as extra-hazardous; and that the policy, if inoperative by reason of doing carpenter work not within the privilege in question during the time while such work was in progress, became operative again when such work ceased.

*Loundsbury v. Protection Ins. Co.*, 8 Conn. 467, 468.

11. An applicant for insurance stated that the premises were unoccupied, but engaged that they should be occupied by a tenant. *Held*, that he was entitled to a *reasonable time for the performance of this engagement*, and that it was for the jury to say whether such a time had elapsed, a loss having occurred in September, and the policy

having been issued in January, but the applicant having offered evidence of unsuccessful efforts to let the property during this interval.

*Hough v. City Fire Ins. Co.*, 29 Conn., 24.

*Vacancy.* A policy upon a dwelling house provided that "if the dwelling house shall cease to be occupied as such, then this policy shall cease and be of no more effect." The house was described in the application as occupied by a tenant, and was so occupied when the insurance was made. The tenant left the house, taking away all his furniture, about six o'clock on a certain evening, and the house burned about two o'clock the next morning. *Held*, that the non-occupation avoided the policy.

*Warranty.* The policy provided that all statements in the application should be "warranties on the part of the assured." The application overstated the number of acres in the farm, and the value of farm and dwelling, according to the weight of evidence. *Held*, that the parties had made these matters material, and that they must be so regarded whether they related to the risk or not; and that if the answers were not true, there could be no recovery.

*Bennett v. Agricultural Ins. Co.*, 50 Conn., 420.

12. *Proviso. Ambiguity.* Special provisos or exceptions in policies of insurance must be couched in clear terms, and not so as to mislead the insured; and where terms will rationally permit it he can claim a construction favorable to himself.

*Boone v. Aetna Ins. Co.*, 40 Conn., 586 (U. S. Circuit Court.)

13. *Military power.* During the late civil war, the rebels being on the point of capturing a city held by the U. S. troops, the commandant of the latter, in order to prevent certain military stores from falling into the enemy's hands, set fire to the building in which they were deposited, whereby another building was also consumed, in which were goods insured by a policy expressly "excepting losses happening by means of any insurrection or civil commotion or of any military or usurped power." *Held*, that the loss was not within the exception, the fire being voluntarily set to the first building, and not under any physical necessity, and, therefore, not being due to the insurrection.

*Boone v. Aetna Ins. Co.*, 40 Conn., 579-80 (U. S. Circuit Court.)

14. *Held*, also, that "military or usurped power" referred only to an invading or insurrectionary force, and therefore did not touch a case of fire caused like this by rightful military orders of the commandant of the national forces.

*Id.*, 528-86 (U. S. Circuit Court).



15. *Marine policy. Protection for neutral ship.* A policy on an American vessel, issued in the war of 1812, for a voyage to a neutral port, contained a *warranty* that she should be furnished with a passport from Admiral Sawyer in the usual form. *Held*, that this required a license of such a form as should purport to protect the ship and cargo and that a passport protecting such a ship, "laden with flour and other dry provisions," was insufficient (the cargo on board being partly of pork and beef, though principally of flour), without proof that this was the only form of passports from Admiral Sawyer, and that according to the usage of merchants, such an one was used in all cases, whatever might be the cargo; or that the insurers knew that the vessel sailed with both wet and dry provisions.

*Bulkley v. The Derby Fishing Co.*, 1 Conn., 577, 583.

(One judge dissenting, on the ground that the warranty was broken, and that no explanation could relieve against the breach, 583.)

16. There is an *implied warranty of seaworthiness* in a time policy of insurance, in the same manner as a voyage policy.

*Hoxie v. Home Ins. Co.*, 32 Conn., 41-46.

17. *Evidence.* In determining what *degree of seaworthiness* is implied *warranted* in a policy, the amount of the premium paid is not a circumstance to be considered.

*Id.*, 47.

18. *Notice of Unseaworthiness.* Where insurers have retained and appropriated the premium on a vessel insured, and treated the policy as in force, knowing the vessel to have been unseaworthy when insured, and the insured has thereby been induced to rely on the policy as in force, they are estopped, after a loss, from claiming that the policy did not attach by reason of unseaworthiness.

*Id.*, 39.

19. But they must have had actual knowledge, not simply reasonable means and opportunity, for ascertaining the facts.

*Id.*, 40.

20. *Fraud in the master*, in procuring the loss of the vessel is *bar-ratry*, though he be a part owner, as such is a peril insured against, unless assented to by the other owners or the insured.

*Id.*, 38.

21. *Waiver.* Conditions in the policy inserted for the exclusive benefit of the insurer may be waived by them; and such a waiver, or any "estoppel in pais" may be shown by the insured in an action at law on the policy.

*Couch v. City Fire Ins. Co.*, 37 Conn., 249.

22. *Waiver before execution of policy. Parol evidence.* One whose life was insured by a policy providing that he might go to California by sea and reside there, on paying an additional annual premium, told the insurers before they executed the policy that he intended to go in part by land, *via* Vera Cruz, and did so, arriving safely, and paying the extra premium for three years, when he died. *Held*, that, considering this as a breach of warranty, it must be treated as waived or overlooked by the defendants, and that all these circumstances might be proved by parol.

Bevin *v.* The Conn. Mut. Life Ins. Co., 23 Conn., 254.

23. Where property was insured to the amount of \$200, and after the policy claimed to have been forfeited by the introduction of new elements of risks, the company with full knowledge of the facts, by an indorsement on the policy, added \$100 to the risk on the same property, and in the indorsement stated the whole risk, as thus increased, to be \$300; it was *held* that the forfeiture, if there was any, was waived by the company.

Rathbone *v.* City Fire Ins. Co., 31 Conn., 209.

24. Where the condition was that the insurance should be void if articles denominated "hazardous" should be stored in the building without the consent of the company indorsed on the policy, and the agent of the company consented to the removal of the property to another building in which such hazardous articles were stored, and agreed to make whatever entry was necessary on the policy to continue it in force, notwithstanding such storage, and took and retained the policy for the purpose, it was *held*, that the *agreement* of the *agent* was a waiver by the company of the condition which required such written indorsement of consent until such indorsement should be made.

*Id.*, 210.

25. *Held*, also, that the insured might show, by *parol evidence*, what *representations* he made as to the condition of the building to which the property was removed. These oral representations are not to be regarded as coming into conflict with the written representations of the policy. The latter pertain to the risk as it stood before the removal of the property, the former to the risk as it existed after the removal.

*Id.*, 204.

26. *Double insurance.* The charter of a fire insurance company provided that "if there shall be any other insurance upon the whole or any part of the property insured by any policy issued by said com-

pany, during the whole or any part of the time specified in such policy, then every such policy shall be void, unless such double insurance shall exist by consent of said company, indorsed upon the policy under the hand of the secretary." *Held*, that the provision was of such a character that it could not be waived by the insurers, and that it was not competent to prove their consent to double insurance by any other evidence than an indorsement of such consent upon the policy under the hand of the secretary.

*Couch v. City Fire Ins. Co.*, 38 Conn., 184-187.

27. *Notice of transfer.* Property insured under a policy, conditional to be void in case of any assignment of the property, was assigned to the plaintiff, who informed the local insurance agents, and requested them to have whatever was necessary to protect his interests done. They indorsed in pencil on the policy, "Loss, if any, payable to Charles Batchelor, transfer," and forwarded it to the home office, from which it was returned to the plaintiff with these words, except the last, written in the body of it in ink, and U. S. revenue stamps amounting to fifty cents affixed to it, which were required only in case of a renewal. *Held*, that the company had notice of the transfer of the property, and waived the condition.

*Batchelor v. People's Fire Ins. Co.*, 40 Conn., 23.

28. *Accepting premium after forfeiture.* A provision in a *life policy* that, in case the annual premiums should not be paid in advance, the policy shall cease and determine, being for the sole benefit of the insurers, may be waived by them; and accepting the premium after the day fixed for its payment has elapsed, is such a waiver upon which the policy will be revived, and continue obligatory on its original terms.

*Bouton v. The American Mut. Life Ins. Co.*, 25 Conn., 550.

29. A custom on the part of an insurance company to allow premiums to be paid after the day, without claiming a lapse, will not justify a finding that it waived a lapse, by receiving payment after the death of the insured, when ignorant of the death.

*Lewis v. Phoenix Mut. Life Ins. Co.*, 44 Conn., 89-90.

30. A life insurance company which was in the habit of notifying policy-holders when their next premium would fall due, and its amount, sent to one of them a notice in which the amount was unintentionally stated erroneously. *Held*, that this did not excuse the assured from paying the proper amount, on the day required, if he could have ascertained it by due diligence.

*Id.*, 90-91.

31. A premium accruing before the death of the insured was paid after the death, and kept by the company. *Held*, that it was error to charge the jury that if the company kept it, knowing the facts, it was estopped from claiming a lapse, without also directing them to inquire particularly as to whether the company knew of the death when it received the money, and whether a waiver was intended.

*Id.*, 91-92.

32. A premium partly in cash and partly in notes was not paid when due, but afterwards the cash was paid without giving any notes. *Held*, that the policy lapsed, unless the company waived or prevented the giving of the notes.

*Id.*, 92.

33. If the insurers wrongfully refuse to accept an annual premium, on the mistaken ground that the policy has lapsed, and notify the insured that the policy is void and they will not continue it in force, this will not raise any implied promise to refund the premiums received, or pay the surrender value of the policy.

*Day v. Conn. General Life Ins. Co.*, 45 Conn., 490-492.

34. It seems that the insured in such a case may elect to consider the policy as at an end, when he may recover its equitable and just value, on the ground of a mutual rescission, or may bring an equitable action to have the policy adjudged to be in force; or, perhaps, may wait till the expiration of the life insured, and then sue on the express contract, alleging a tender and refusal of premium.

*Id.*, 498.

35. If insurers take a note for a premium due, and give a receipt as for a renewal of the policy, unless the company agree to accept the note as *payment*, the policy lapses if the note is not paid at maturity, it being considered as only an *extension of time of payment*; but, if the company took it as *payment*, the policy continues in force until the next premium falls due.

*Wilmot v. The Charter Oak Life Ins. Co.*, 46 Conn., 483.

36. If insurers attempt to cancel such policy it remains in force, notwithstanding such attempted cancellation, until the expiration of the renewal, unless the rescission be consented to by the parties insured before that day.

*Id.*

37. If they did not assent and notify the insurers of such assent within a reasonable time, and before the next premium became due, the policy remained in force and became forfeited for non-payment of the new premium.

*Id.*

38. It seems that if property insured as occupied by a tenant is left vacant, and continues so, this is not necessarily to be regarded as an increase of risk within the control of the landlord.

*Id.*, 561, 562.

39. The performance of the conditions in a policy is no part of the consideration, unless so expressly declared.

*Lockwood v. Middlesex Mutual Assurance Co.*, 47 Conn., 557.

40. A recorded mortgage which has been barred by the statute of limitations, does not prevent the title of the insured from being regarded as "good and perfect."

*Lockwood v. Middlesex Mutual Assurance Co.*, 47 Conn., 558-559.

41. The rule that equity will not aid to enforce a forfeiture or divest an estate for breach of covenant or condition, does not apply to the cancellation of a policy of insurance on the life of a living person, who has broken its conditions.

*Conn. Mut. Life Ins. Co. v. Home Ins. Co.*, 17 Blatchf., 146, 147 (U. S. Circuit Court).

42. A marine policy of insurance was issued on a vessel "to be employed in the coasting trade of the United States Atlantic coast; permitted to use Gulf ports not west of New Orleans," in which the assured warranted not to use places and ports in Texas, except Galveston, nor foreign ports, or places in the Gulf of Mexico.

The vessel was lost in the Gulf of Mexico, west of New Orleans, while on a voyage from Maine to Morgan City, Louisiana, a place west of New Orleans.

*Held*: 1. That the meaning of the policy is that the vessel was to be employed on the United States Atlantic coast, which was the coast of the Atlantic Ocean, and not the Gulf of Mexico.

2. That the permission to use Gulf ports not west of New Orleans, did not extend the coasting trade through the Gulf, and the vessel was therefore upon a voyage not permitted by the terms of the policy, and the assured could not recover.

*New Haven Steam Sawmill Co. v. Security Ins. Co.* Fed. Rep., Vol. VII.



## VI. INSURANCE AGENTS.

1. *When the agent of the applicant.* Where a local agent of a fire insurance company, authorized to receive and forward applications for insurance, and instructed by the company to consider himself, in so doing, the agent of the applicant, rather than of the company, neglects to communicate to the company material facts disclosed to him by an applicant, and the company consequently issues a policy in ignorance of these facts, his neglect is not chargeable to the applicant, unless he is also acting as the agent of the applicant; and his instructions from the company do not make him such if unknown to the applicant.

*Beebe v. The Hartford County Mutual Fire Ins. Co.*, 25 Conn., 62. See *Woodbury Savings Bank v. Charter Oak Ins. Co.*, 31 Conn., 226.

2. *Agent himself insured. Countersigning receipts.* One N. took out a policy of insurance upon his life, in the name and for the benefit of his wife, in an insurance company of which he was and for years had been a local agent. After his death there were found among his papers two printed renewal receipts, in the usual form, signed by the company, and each certifying that the policy was continued in force for one year, but providing that it (the "certificate receipt") should not be valid or binding on the company until the premium should be paid, and the receipt countersigned by it. Neither of the receipts was countersigned by it. *Held*, that the parties could not have intended that they should be, and that the receipt for the last year was prima facie evidence of the payment of the premium.

*Norton v. Phoenix Mut. Life Ins. Co.*, 36 Conn., 506-509.

3. *Fraud.* The plaintiff insured for his own benefit the life of his brother in the defendant company, upon the representation of its agent that their relationship was a sufficient interest. The agent advanced a large part of the premium and agreed to take the policy himself at its cost and interest at any time within three years if requested; in consideration of which he was to receive ten per cent of the insurance, if paid by the defendants in case the person whose life was insured should die within that period. The latter had no knowledge of the insurance, and was not examined by a physician, as the rules of the company required. The defendant afterwards ascertained these facts and repudiated the policy. *Held*, that the plaintiffs could not maintain an action against them for the premium paid; his private contract with the agent being with respect to them fraudulent in law, although he was innocent of actual fraud.

*Lewis v. Phoenix Mut. Life Ins. Co.*, 39 Conn., 102.



4. *Held*, also, that the plaintiff, on the faith of the agent's representations, having answered yes to a question, in the application for the policy, whether he had an interest in the life to be insured, to the full amount applied for, was estopped from claiming a return of the premium on the ground that the policy was void, and so that there was a want of consideration.

*Id.*, 105.

5. *Neglect to read application. Fraud.* If the local agent, in filling out an application, fraudulently writes down the answer incorrectly in order to induce the issue of a life insurance policy on a bad risk, and the applicant sign the application without reading it, this is such negligence on the part of the latter as to make him chargeable with the misstatements and avoid the policy.

*Ryan v. The World Life Ins. Co.*, 41 Conn., 171-174.

6. *Insurance of forbidden risk.* A local insurance agent, instructed to take no risks on mortgage interests, took such a risk; the mortgagee having no notice of his want of authority. *Held*, that the policy was valid.

*Woodbury Savings Bank v. Charter Oak Ins. Co.*, 31 Conn., 529.

7. *Secretary de facto.* The defendants' charter provided that all policies should be void whether the insured had other insurance in another company, unless it was with the consent of the directors, signified by an indorsement on the policy made and signed by the secretary, in pursuance of an order by the directors. The plaintiff had taken out other insurance, the consent of the defendants being indorsed on his policy over the signature of "L," agent. *Held*, that he might prove, by parol, that L was the defendants' local agent, and was authorized, by their practice, to grant and indorse such licenses; that the defendants would be bound by such practice; and that the jury might find that L was, as to these licenses, a secretary of the company.

*Peck v. The New London Mut. Ins. Co.*, 22 Conn., 586.

8. *Agreement to assume payment of premium.* A *bona fide* agreement between a local agent and the insured, that the agent shall become personally responsible to the insurers for the amount of the premium, and the insured shall become his personal debtor therefor, constitutes a payment of the premium, as between the insured and the insurers.

*Bouton v. The American Mutual Life Ins. Co.*, 25 Conn., 555.

9. A local agent of the defendant company agreed with C, that if he would insure his life in the company, he, the agent, would provide for the cash part of the premium himself, and it should be con-

sidered as paid; that the note for the balance might be given afterwards; that the insurance should be regarded as effected as soon as the defendant accepted the proposals; and that the policy should be made out afterwards, but dated back. The insured signed a collateral paper, not a part of the proposals, providing that the insurance should not be binding until the company or its agent received the premium. *Held*, that this agreement by the agent might be proved by parol, and showed the mode of payment permitted by the defendant in this instance; and that, the jury having found that the agent was authorized to make it, the company were answerable for the amount of the insurance upon C's death before anything further was done by him.

Sheldon v. The Conn. Mut. Life Ins. Co., 25 Conn., 219-222.

10. *Waiver*. As to the implied power of local agents to waive compliance with certain provisions of the policy, see

*Id.*, 221.

11. As to whether a local agent can waive the non-payment of a premium, on the proper day, see

Lewis v. Phoenix Mut. Life Ins. Co., 44 Conn., 89-90.

12. *Evidence of intent to waive. Conversation*. A local insurance agent, being informed by the insured of a breach of the condition in a policy, wrote a brief memorandum of it to the home office, when an indorsement was made on the policy, which, on its face, might or might not amount to a waiver of the condition. *Held*, that in determining whether it was a waiver, evidence was admissible of the conversation between the insured and the agent, in consequence of which the memorandum is written.

Batchelor v. Peoples Fire Ins. Co., 40 Conn., 61.

13. Goods insured under a policy conditioned to be void if they were stored in any building in which hazardous articles were kept, were afterwards removed from the building where they were when insured, into another containing hazardous articles, with the consent of the agent of the insurers, who knew all the facts, and indorsed on the policy their permission for the removal. *Held*, that this created a new contract, to which the above-mentioned condition of the original policy did not apply, or in which it was waived.

Rathbone v. City Fire Ins. Co., 31 Conn., 208.

14. *Waiving punctual payment. Life policy*. A provision in a life policy that it shall not be binding till countersigned by W., agent, and delivered, and the advance premium paid, gives W. no power to accept the payment of a subsequent annual premium after the day when it became payable, and thus waive a forfeiture.

Bouton v. The American Mut. Life Ins. Co., 25 Conn., 551-555.

## VII. ASSIGNMENT OR BEQUEST OF POLICY.

1. *Bequest. Wife.* A man insured his wife's life "for his benefit," and died before her, leaving her the legatee of all his residuary estate, "both real and personal, in whatever it may consist, or wherever situated." *Held*, that, upon her death, the policy must be paid to his executor for the benefit of her representatives.

Keller v. Gaylor, 40 Conn., 348.

2. The policy provided that if the testator died before his wife, the money, upon her decease, should be payable to their children. They had no children. *Held*, that he had a *vested and devisable interest* in the policy, subject to be divested by the birth of a posthumous child.

Ibid.

3. *Subsequent assignment of the property insured.* The assignee of a policy of fire insurance, assigned with the consent of the insurer, cannot recover in case of a loss, if, before that event, the property was conveyed by the insured to a third party.

Birdsey v. The City Fire Ins. Co., 26 Conn., 169.

4. And this although the assignee received the assignment as security for a debt, and neglected to take other security which he might have had, because he relied on this as valid; and the subsequent conveyance by the insured was fraudulent; and the assignee attached the property for his debt after such conveyance, in a suit pending at the time of the loss.

Id., 170-171.

5. A policy of *insurance on the life of a husband* was made *payable to the wife* for her sole use, and, in case of her death before his, to be paid to her children—a statute authorizing a husband to effect such an insurance and protecting it from his creditors. The wife died before the husband. Before her death she made an absolute assignment of the policy for a valuable consideration. *Held*, that her *interest was contingent* on her surviving her husband, and that, after her death before his, her interest was gone; and that the children became entitled to the fund on their father's decease.

Conn. Mutual Life Ins. Co. v. Burroughs, 34 Conn., 314-312.

6. Whether the policy was assignable at all before the decease of the husband, *quære*.

Id., 314.

7. When the assignee had paid an annual premium on the policy after the assignment, it was *held*, that he was equitably entitled to a repayment from the fund, of the money so paid.

Id., 315.

8. A husband procured a policy on his life payable to his wife for her sole use, or, in case of her death before his, to their children, the charter of the insurance company providing for such insurance and protecting the interests of the beneficiaries. The policy was issued to the wife and delivered to and kept by her. She obtained a divorce from him seven years after, and afterwards, without his knowledge, surrendered the policy to the company and took a paid-up policy, conforming in all respects to the original one. The husband had paid the annual premiums, except the one next preceding the divorce, which was paid by her. There were no children. She soon after died, and a little later he also. *Held*, that her representatives, and not his, were entitled to the insurance money.

The Phoenix Mut. Life Ins. Co. v. Dunham, 46 Conn., 89.

9. The paid-up policy required an annual payment of interest on certain premium notes. The wife paid this interest till her death, and the next payment, the only later one before the husband's death, was made by him. *Held*, that his representatives were entitled to repayment from the money received, of the interest so paid.

*Id.*, 89.

10. Upon an information for burning a building with intent to defraud an insurance company, it was held that it was not necessary to prove the legal existence of the company; that if it had a *de facto* organization, and was actually doing business, and the accused entertained a fraudulent intent, it was sufficient.

That if proof of the legal existence of the company, which was a foreign one, was necessary, a certificate of the insurance commissioner of this State that the company had complied with the laws of this State and was authorized to carry on business here, accompanied by testimony of the agent of the company here that he had issued numerous policies, was *prima facie* evidence of its legal existence.

The fact that the policy was made payable to a mortgagee of the building was not inconsistent with the allegation that the company insured the building to the accused.

The intent to defraud may be inferred from circumstances.

State v. Byrne, 45 Conn., 273.

---

## VIII. PROOFS OF LOSS, AND MEASURE OF DAMAGES.

1. Where the general agent of an insurance company, acting in the matter of his agency and in relation to the particular loss and controversy in question, stated to an agent of the plaintiff, who had prepared and forwarded the preliminary proofs, that it was only the



quantity and value of the property that the company disputed, it was *held*, that the evidence was both admissible and important, as going to prove a *waiver* by the company of all *objection to the preliminary* proofs on account of defects in them.

Rathbone *v.* City Fire Ins. Co., 31 Conn., 203.

2. Where a loss happened under a policy of insurance, and due notice thereof was given to the insurer, and the latter, after examination, denied all liability on the ground that the loss was not from a peril insured against and therefore not covered by the policy, *held* that such *denial of liability* and refusal to pay constituted a waiver of stipulation in the policy requiring the insured to furnish formal proofs of loss.

Norwich and New York Transportation Co. *v.* Western Mass. Ins. Co., 34 Conn., 570 (U. S. Circuit Court).

Batchelor *v.* Peoples Fire Ins. Co., 40 Conn., 64.

3. By the conditions of his policy, the insured was required to declare on oath "whether any, and what other insurance has been made on the same property." He did make oath that "said property, or any part thereof, was not nor has been insured since the policy was taken out" from the defendants. *Held*, sufficient and equivalent to stating that no other insurance had been made on the property.

Lounsbury *v.* Protection Ins. Co., 8 Conn., 467.

4. Where a *steamer, insured against loss by fire*, received an injury by *collision* with another vessel, and in consequence thereof filled with water, whereby the fire was forced out of her boiler and burnt off her light upper works and liberated her light freight, thereby reducing her floating capacity so that she sank in deep water, and the jury found that she would not have sunk but for the fire, *held*, that the fire must be considered as the proximate cause of the loss occasioned by burning and sinking, and that the insurers were liable for the damages naturally and necessarily resulting from the fire but not for the damages that were, or might have been, caused naturally and necessarily by the collision only.

Norwich and New York Transportation Co. *v.* Western Mass. Ins. Co., 34 Conn., 570, 571, 572 (U. S. Circuit Court).

5. Where the rule of measuring the loss was prescribed by the policy to be the cash value of the boat just before the fire, and the plaintiffs offered evidence to prove such cash value, deducting the amount of damage by the collision, including all its necessary consequences, and such evidence was excluded by the court on the defendants' objection, *held*, that the plaintiffs were properly allowed to prove

the *cost of repairs* in restoring the boat to her original condition, as the only mode left of proving the extent of their loss.

Id., 573.

6. *Held*, also, that the *cost of raising the wreck* by the plaintiffs, not exceeding the value of the same when raised, was a proper item of such loss.

Ibid.

7. *Insurers of vessels* are never liable for any *commission on disbursements made by the owner*, personally, for repairs.

Sage v. The Middletown Ins. Co., 1 Conn., 242.

8. Nor are they liable for any *compensation paid to the master and mariners* for their services in making repairs.

Id., 243.

9. Insurers are not liable for *injuries done to a ship by straining when stranded*, unless such injuries can be repaired without rebuilding the ship.

Sage v. The Middletown Ins. Co., 1 Conn., 244.

10. *Magistrate's certificate*. A policy provided that in case of loss the insured should produce a magistrate's certificate, stating that he had inquired into the facts, etc., and believed that the assured had, without fraud, sustained loss to the amount stated in the certificate. *Held*, that this provision was not waived by the insurance company, by reason of its agent having received the proofs of loss, and having made no objection to them on account of the omission of the certificate. Nor by the fact that the company objected to payment for the loss on other grounds. Nor by the fact that the company had held the proofs for two years without calling attention to the omission.

Daniels v. Equitable Fire Ins. Co., 50 Conn., 551.

---

## IX. DOUBLE INSURANCE.

1. *Mortgagor and Mortgagee*. A mortgagee insured his interest, by a policy drawn, by mistake, as if issued to the mortgagor. *Held*, that a subsequent insurance, by the mortgagor, of his interest, was not within the condition of the mortgagee's policy providing that the policy should be void if any further insurance were obtained on the property insured without the insurer's consent.

Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 530.

2. As a waiver of a provision against double insurance.

See Couch v. City Fire Ins. Co., 38 Conn., 184-187. Ante, page 51\*.



## X. ACTIONS.

1. *A mortgagee cannot maintain assumpsit on a policy in favor of the mortgagor*, and not assigned to the mortgagee; although the mortgagee effected the insurance and paid the premium, and the loss was made payable to him in the policy, and he was understood when it was issued to be the real party insured.

Woodbury Savings Bank *v.* Charter Oak Ins. Co., 29 Conn., 379.

2. *Joinder of plaintiffs. Several interests.* Where two of several plaintiffs in an action on a policy of insurance on a vessel were owners of the vessel, and all were copartners and joint owners of the cargo, *held*, that the plaintiffs had a sufficient interest to maintain the action.

Bulkley *v.* Derby Fishing Co., 1 Conn., 576.

3. *Negating exceptions.* In a *declaration* on a policy of fire insurance, there was no averment that the justice before whom the proofs of loss were made, was "not concerned in the loss or related to the insured." *Held*, that such an averment was unnecessary, the presumption being in favor of his being qualified to act.

Lounsbury *v.* Protection Ins. Co., 8 Conn., 461.

4. In declaring on a policy of insurance, the whole of it was set forth, with the annexed "Conditions of Insurance" of the usual form. One of these was, "Provided always, and it is hereby declared, that this company shall not be liable" for any loss arising from any invasion, insurrection, riot, etc. *Held*, that these were not conditions precedent, and that the exceptions contained in them need not be negated in the declaration.

*Id.*, 466.

5. *Waiver of delay in suing.* A denial by the insurers of all liability for a loss, on the ground that it was not from a peril insured against, is a waiver of a stipulation in the policy giving them sixty days within which to pay any loss; and the insured may therefore sue at once.

Norwich and New York Transportation Co. *v.* Western Mass. Ins. Co., 34 Conn., 570 (U. S. Circuit Court), 6 Blatch., 241.

6. *Limitation of action.* A provision in a policy of insurance that no action upon it shall be sustained against the insurers, unless commenced within *twelve months next* after the cause of action shall accrue, is lawful, and operates as a bar to any suit brought after the lapse of time limited. Such a stipulation goes to the right as well as to the remedy.

Gray *v.* the Hartford Fire Ins. Co., 1 Blatch., 278, 288 (U. S. Circuit Court).

7. *Limitation of time.* Where in a policy of insurance it was stipulated that, in any action upon it commenced more than one year from the time of loss, the lapse of time should be conclusive evidence against the validity of the claim, and a loss occurs while *war* exists between the country of the insurers and that of the insured, the period of the war must be omitted in computing the year.

*Semmes v. City Fire Ins. Co.*, 36 Conn., 543 (U. S. Circuit Court), 6 Blatch., c. c. 445—(Reversed s. c., 13 Wall., 158).

8. A condition in a policy, that no suit shall be brought in case of loss, unless within *six months* after the loss, is valid and binding on the insured.

*Woodbury Savings Bank v. Charter Oak Ins. Co.*, 31 Conn., 529.

9. *Auxiliary bill in Equity.* But where an action at law was brought on the policy within the time limited, which it was found could not be sustained, by reason of a mistake in the form of the policy, and a bill in equity was brought while that suit was pending, and after the six months had expired, for the correction of the policy, and for an injunction against the defense set up in the action at law, it was *held*, that the suit was not barred by the expiration of the time limited.

*Ibid.*

10. *Creditors' bill to restrain a third party from a wrong to the company.* The principle that a stockholder of a company cannot maintain a bill in equity against a wrong-doer to prevent an injury to the corporation, unless it shall be averred, and shall affirmatively appear that the corporation has refused to take measures to protect itself, does not extend to a bill which is in good faith filed by a creditor, and a holder of a policy in an insurance company is a creditor within this rule.

*Lathrop v. Stedman*, 42 Conn., 583 (U. S. Circuit Court).

11. If *freighters* upon learning of an *intended deviation*, made without their consent, effect an insurance on the voyage as thus altered, neither this nor their demand upon the insurers for payment of a loss will affect their claims against the carrier.

*Crosby v. Fitch*, 12 Conn., 423.

12. *Foreign attachment. Scire facias.* A policy of insurance provided that no suit for the recovery of any claim upon it should be sustainable in any court, unless commenced within twelve months after the loss occurred. Within twelve months after a loss, the company were factorized as the debtors of the insured, and judgment having been obtained against him, a *scire facias* was brought upon

it against the company after the twelve months had elapsed. *Held*, that the *scire facias* was a part of the original factorizing proceeding, and that that was such a suit as was covered by the terms of the proviso.

Harris *v.* The Phoenix Ins. Co., 35 Conn., 311.

13. *Defective declaration.* A certificate of membership in a mutual life insurance company, provided that, on the death of the wife of the plaintiff, an assessment should be made upon the policy-holders in the company for as many dollars as there were policy-holders, and that the sum collected, not exceeding one thousand dollars, should be paid to him within ninety days from the filing of the proof of death.

*Held*, that a declaration containing no allegation of a neglect to make the assessment provided for, and assigning no breach except of a promise to pay one thousand dollars, was fatally defective, and that the defect was not cured by the verdict.

Curtis *v.* The Mutual Benefit Life Co., 48 Conn., 98.

14. A policy on property mortgaged to a bank was made payable to it. A collateral agreement was also made between the insurance company and the bank, that no policy of the company made payable to the bank should be invalidated as to the latter by any act or neglect of the mortgagor or owner; that the bank should pay for any increase of hazard, and that on payment of loss to the bank, the company should be entitled to all the securities held by the bank from the debtor. Both policy and agreement under seal. Premium paid by the insured. *Held*:

1. That the bank, not being a party to the policy, could not sue upon it alone.

2. That the two instruments together constituted a contract between company and bank to pay the loss to the latter; and that the bank could maintain a suit at law in its own name on that promise.

Meriden Savings Bank *v.* Home Mutual Fire Ins. Co., 50 Conn., 396.

## XI. POINTS PECULIAR TO MARINE POLICIES.

### (a) *Abandonment.*

1. *Acceptance.* It is not necessary, to give effect to an abandonment, that it be accepted by the insurers.

King *v.* The Middletown Ins. Co., 1 Conn., 203.

2. *An abandonment transfers the property* abandoned to the insurers, and the insured cannot afterwards, by his own act, revest such

property in himself, though it may be done by the consent of both parties.

Id., 202; *King v. The Hartford Ins. Co.* id., 341.

3. *Subsequent acts of owners as agents of the insurers.* A vessel, on a voyage from New York to Middletown, struck on the rocks at Hurlgate, and was greatly injured. The owner abandoned, and immediately afterwards, upon his receiving intelligence that she was likely to be got off soon, the insurers authorized him to bring her into the Connecticut river, if practicable, and do whatever should be needful, without militating against the abandonment. *Held*, that this agreement did not affect his claim for a total loss.

Id., 340.

4. If there be such a *total technical loss*, at the time of the abandonment, as to justify such abandonment, the insurers are liable as for a total loss, although the loss afterwards turn out to be only partial.

*King v. The Middletown Ins. Co.*, 1 Conn., 200—201.

5. *The existence of the goods insured* or any part of them, in *specie*, is neither conclusive, nor, in many cases, a material circumstance, upon the question whether the loss is total or partial.

*Poole v. Protection Ins. Co.*, 14 Conn., 59.

6. Whether, if the insured cannot recover for a total loss of the whole property covered by the policy, and embraced in the memorandum clause, he may yet be entitled to recover, as for a *total loss*, the value of any *part* which was in fact totally lost, *quære*.

Id., 60.

7. A vessel, laden with hides, was wrecked before arriving at her port of destination, the cargo submerged, and both proved a total loss, notwithstanding the efforts of the crew; except that a small part of the hides were recovered by wreckers, removed by them to a neighboring port, and there sold—their condition being such as to render them unfit for reshipment without considerable additional expense—for the benefit of whom it might concern. The balance of the avails, after deducting salvage and other charges, was \$40; which was remitted to the owners. The master and crew did not arrive at this port until after the sale. There was an insurance on the voyage, the policy containing a proviso that the insurer should not be liable for any partial loss on hides and all other articles that are perishable in their own nature, but that the owners of such goods should recover on a general average. *Held*, that an abandonment having been made, the loss upon the hides was certainly deemed to be constructively total, and probably actually total.

Id., 54.



8. Where a total loss of goods insured, with the *exception of particular average*, is claimed by reason of damage to the vessel, the same rule prevails in ascertaining whether such a loss has arisen, as if the policy were free from that exception.

*Id.*, 57.

9. A vessel, insured for a certain voyage, was stranded on the rocks at Hurlgate, and so much injured that all her cargo was washed out. Four days after she was stranded, the danger not having increased, and the chances being in favor of getting her off, the owner abandoned; after which the master, with the aid of the crew and some extra assistance, got her off, and repaired her so that she was capable of pursuing her voyage (which was to Middletown), at an expense of less than half her value. *Held*, that the owner had no right to abandon, and could recover only for a partial loss on the vessel, that alone being insured.

*King v. The Hartford Ins. Co.*, 1 Conn., 426-427. (Two judges dissenting.)

10. A *mere stranding by itself* cannot justify an abandonment; the right to abandon a ship existing only in cases of extreme hazard, where her situation is such that there is no reasonable prospect or chance of saving her with all the means and assistance that can be obtained.

*Id.*, 426.

11. *Election of port of discharge. Purchase of ship by owner after abandonment. Agency.* The defendants insured the plaintiff's ship upon a voyage to a certain port in Europe, and back to her port of discharge in the United States. Having performed the outward voyage, the ship took in a cargo of salt, and cleared for New York, arriving there *via* Montauk Point, on June 21st, of which immediate notice was given by mail to the plaintiff at Hartford, who replied, by return mail, ordering the ship to proceed immediately with her cargo to Middletown. The ship and cargo were entered at the New York custom-house, and duties paid on a few dutiable articles on board; but nothing was unladen, except part of the salt, which was put into lighters, in order that the ship might be able to get into the Connecticut River. With the first fair wind, on June 30th, the ship sailed for Middletown, but was stranded on the rocks at Hurlgate, and so much injured that all the salt on board was washed out, and she was in extreme danger of being utterly destroyed. While in this condition, on July 4th, the plaintiff abandoned her, but the defendants refused to aid in getting her off, etc.; denying any liability on the policy. On July 8th, she was got off and taken to New York, where she was fairly sold at auction, and bought in by the plaintiff's brother, who

subsequently transferred his right to pay for and take her to the plaintiff. *Held*, that New York was not made the port of discharge by her clearance, or the intention of the master to discharge there on her arrival there, or anything that was subsequently done there; since the lightening was not breaking bulk, and the plaintiff had a right to have the ship touch at one port for orders, and yet make another port that of her discharge; that, while Middletown was thus made the port of discharge, the going first to New York was no deviation; that the plaintiff's orders and conduct were reasonable; that he had a right to abandon as he did and claim a total loss; and that, were the subsequent purchase of the ship to be considered as really made by the plaintiff, this would not be a waiver of his abandonment, or in any way affect his right under the policy, as the sale must be considered as made by the defendants,—the parties left in charge of the ship after the abandonment being, in legal contemplation, their agents, and not the plaintiff's.

King v. The Middletown Ins. Co., 1 Conn., 194-208.

(One judge dissenting, 209-231, and another judge dissenting on all points, except that in regard to the lightening of the vessel not amounting to breaking bulk, 231-239.)

Sage v. The Middletown Ins. Co., id., 240.

12. *Held*, also, that the fact that the master dismissed and paid off at New York all the crew but the mate and cook, shipping an equal number of good hands at once, in their places, did not conduce to prove that New York was in fact the port of discharge.

King v. The Hartford Ins. Co., id., 399.

13. But, *held*, that if the sale were a mere pretended sale, made with a view to subject the defendants for a total loss; if no purchase money were paid; and the plaintiff, after the abandonment, possessed and used the ship as his own, without any objection or claim from the defendants; the jury would be warranted in presuming a waiver of the abandonment.

Id., 341.

14. *Capture and unjust condemnation.* If a vessel be captured and condemned without just cause by the courts of a neutral power, the owners may claim as for a total loss, if they abandoned to the insurers, but not otherwise.

Townsend v. Phillips, 2 Root, 404 (Superior Court).

15. The *sails, rigging, anchors*, etc., saved from a vessel stranded and abandoned, are not a fund in the hands of the insured to defray the expense of getting her off.

King v. The Hartford Ins. Co., 1 Conn., 341.



16. In case of an *insurance upon profits*, and a total loss, no abandonment is necessary.

Fosdick v. The Norwich Marine Ins. Co., 3 Day, 118.

(b) *Barratry.*

17. *Resistance* by the master and mariners of a neutral vessel *to the search of a belligerent* is barratry, and insurers are liable for it as such.

Brown v. Union Ins. Co., 5 Day, 8. (Two judges dissenting, 11-21).

18. By a marine policy, the plaintiffs were insured against "the barratry of the master (unless the assured be the owners of the vessel) and of the mariners." They were the owners of the vessel, but the master and first mate having both died on the voyage, a loss occurred by the *barratry of the second mate*, after he succeeded to the command. *Held*, that he was still mate, although acting as master *pro hac vice*, and that the policy covered the loss; the case not being within the reason of the exception.

Tate v. Protection Ins. Co., 20 Conn., 485, 486.

19. *Fraud in the master*, in procuring the loss of the vessel, is barratry, though he be a part owner, and as such is a peril insured against unless assented to by the other owners or the insured.

Hoxie v. Home Ins. Co., 32 Conn., 38.

(c) *Deviation.*

20. That a deviation was *for but a short distance or a brief period* is immaterial.

Burkley v. The Protection Ins. Co., 2 Paine, 90. (U. S. Circuit Court.)

21. *Voyage to one port or another.* Under a policy on a voyage to St. Bartholomew's, or St. Thomas, it is a deviation to touch at both these ports, in the absence of any usage or necessity to justify.

*Id.*, 89.

22. And such a *usage* must be so certain and uniform as to warrant the presumption that it was generally known as the law of vessels trading at those ports.

*Id.*, 91.

23. If *freighters*, upon learning of an intended deviation, made without their consent, effect an insurance on the voyage as thus altered, neither this nor their demand upon the insurers for payment of a loss will affect their claims against the carrier.

Crosby v. Fitch, 12 Conn., 423.

(d) *Open and Valued Policies.*

24. Where a policy of insurance upon a vessel and freight of goods "laden or to be laden," containing a clause valuing the vessel at \$8,000, but leaving a blank for the value of the cargo, and a subsequent memorandum reading thus:—

"\$8,000 on vessel.

\$2,000 on freight."

*Held*, that this was an open policy as to the freight, meaning only \$2,000 was insured on such freight as the ship might once commence to earn.

Riley v. The Hartford Ins. Co., 2 Conn., 370.

25. A ship was insured for a voyage outward to Gibraltar, with liberty to go to Cape de Verde for salt, and return; and \$2,000 was by the same policy insured on freight, "laden or to be laden." Having earned freight on her outward voyage, she took on board a partial cargo, and sailed for the Cape to take in a quantity of salt, which would have brought her return freight up to more than \$2,000, but was lost before reaching the Cape. *Held*, that whether the policy was treated as valid or open, the insurers were liable only for the freight which the ship had commenced to earn; that is, upon the partial cargo actually on board, without reference to the salt which it was intended to ship.

*Id.*, 370, 371.

(e) *Termination of risk.*

26. *Election of port of discharge* Though as a general rule if a vessel insured for a voyage to a port of discharge in a certain country arrives in any port there, and voluntarily and unnecessarily breaks bulk, and discharges any part of her cargo, she thereby makes it her port of discharge; yet, if, while waiting for orders at her port of arrival, she lands goods which are in a perishing condition, this will not make it her port of discharge.

Sage v. The Middletown Ins. Co., 1 Conn., 242. See ante, page 60\*.

---

XII. ACCIDENT POLICIES.

1. A policy insured the holder against death or injury "by violent and accidental means, within the meaning of the contract and conditions annexed." The *conditions* specified sundry modes of violent injury and death which were excluded from the scope of the policy. *Held*, that these specific exclusions did not operate to make the principal terms more largely inclusive, but that the death or injury, though

violent, must still fall strictly within the principal terms, and be caused by means that were accidental as well as violent.

*Southard v. Railway Passenger Assurance Co.*, 34 Conn., 579. (Per Judge SHIPMAN of U. S. District Court, as an arbitrator.)

2. Where a person insured by such a policy was injured internally by jumping, in great haste, from a railroad car at a station, and running a considerable distance, which action was not necessary to his safety, but was voluntarily undertaken to effect an important object which required haste, it was *held*, that the injury was not caused by "*accidental means*," within the meaning of the policy.

*Id.*, 579-580.

### XIII. LIFE POLICIES.

1. A policy of insurance on the life of a husband, issued upon the application of the wife, was made *payable to the wife* for her sole use, and in case of her death before her husband's, to be paid to her *children*. She died before her husband, leaving children. After her death, the husband surrendered the policy, and took out another in his own name and for his own sole benefit, the new policy being upon the same premium and dated back so as to be of the same date with the other. After paying one year's premium on the new policy the husband died insolvent. *Held*, that in equity the *substituted policy* belonged to the children, and that they, and not the creditors of the husband, were entitled to the insurance money.

*Chapin v. Fellows*, 36 Conn., 134-135.

2. *Forfeiture. War.* A policy of insurance of the usual form was taken out before the civil war, in South Carolina, by one of its citizens, on his own life, in a Connecticut company, through its local agent, and the premiums were duly paid for several years, and until the outbreak of the war. The company withdrew their agencies in South Carolina in 1859, but promised the insured that it would thereafter notify him annually of the time when the premiums would fall due, and did so for the next two years. No notices were sent and no premiums paid during the war; but, immediately upon its close, he offered to pay all the back premiums and the future ones as they accrued, all of which the company declined to receive. The laws of South Carolina at all times required insurance companies doing business there to keep agents within its limits, who should accept service of process, file annual tax-returns of premiums received, etc. *Held*, that the non-payment of the premiums during the war terminated the risk, it not being a case of debt due by annual installments, payment of which the war might merely have suspended, but of an optional



payment, which, if made, would raise in effect a new contract for a new year.

Worthington v. Charter Oak Life Ins. Co., 41 Conn., 400-418.

3. *Interest of issue. Contingency.* A wife insured her husband's life by a policy payable to her, or, if he survived her, to their children. One of their children died, leaving issue; then the wife died, and then the father. *Held*, that the deceased child left a transmissible interest, which went to his issue, in analogy to the statute of distribution.

Continental Life Ins. Co. v. Palmer, 42 Conn., 65-69.

4. *Indemnity from party causing death.* The plaintiffs having been compelled to pay a loss incurred by the death of one of whom they had insured, caused by the negligence of the defendants, brought an action on the case for reimbursement. *Held*, that there was no civil liability apart from statute law for causing the death of another, and that, moreover, as there was no contract relation between the parties, nor any direct obligation to the plaintiffs on the part of the defendants growing out of their relations to the insured, the damage to the plaintiffs was too remote a consequence of the defendants' wrong to be the subject of an action.

The Conn. Mut. Life Ins. Co. v. The N. Y. & N. H. R. R. Co., 25 Conn., 274-276.

5. *Suicide.* A policy of insurance on the life of a person contained the condition that if he should die by suicide, the policy should be null and void, and the insurers should not be liable for the loss. The subject insured died by an act of self-killing, by himself firing a pistol at his head. *Held*, that, if the subject insured, at the time he fired the pistol, was conscious of the act he was committing, intended to take his own life, and was capable of understanding the nature and consequences of the act, the insurers were not liable; that, if the act was thus committed, it was immaterial whether he was capable of understanding its moral aspects or of distinguishing between right and wrong; and that if he was not thus conscious, or had no such capacity, but acted under an insane delusion, overpowering his understanding and will, or was impelled by an uncontrollable impulse, which neither his understanding nor will could resist, the insurers were liable.

*Held*, also, that, the fact of self-killing being conceded, it was for the party claiming to recover on the policy to establish that the subject insured was in the condition, when he committed the act, which left the insurers liable.

Gay v. Union Mut. Life Ins. Co., 9 Blatch., 143 (U. S. Circuit Court).

6. *Liability of a life insurance company for dividends.* Where annual dividends are declared by a life insurance company, in ac-

cordance with an established rule, and the acts of the officers show that they are payable on certain classes of policies, a subsequent attempt on its part to limit the meaning of the vote, and make it at variance with the contemporaneous written rules and the acts of the company, is vain, the attempt being evidenced by the erasure of the dividend endorsement from the premium notes, and the company will be liable for the amount of the dividends so erased.

Heusser v. Continental Life Ins. Co., 20 Fed. Rep., 222 (U. S. Circuit Court).

7. *Policies included under term "Renewed."* The office of a renewal of a life insurance is to prevent discontinuance or forfeiture; and the word "renewed," in the vote of the directors of an insurance company granting dividends upon certain policies answering this description, includes participating, limited-payment policies, which have been prevented from forfeiture prior to the passage of the dividend.

Idem., 224-225.

---

#### XIV. DISSOLUTION OF INSURANCE COMPANIES.

1. The State which granted a charter to a life insurance company, reserving the *power to repeal* it, at its pleasure, can exercise such power summarily and at will, subject only to the limitation that its action must not be so wanton and causeless as palpably to violate the principles of natural justice.

Lothrop v. Stedman, 42 Conn., 590 (U. S. Circuit Court).

2. Such a repeal would not impair the *obligation of any contract* which the corporation may have entered into by its policies; but its property would remain a trust fund for the payment of its creditors and stockholders.

Id., 291.

3. An insurance company, by legislative authority, transferred all its assets to another company, which, in consideration thereof, re-insured all its existing policies. *Held*, that this left the former company liable on its policies (in the absence of proof that the insured had released), and therefore open to insolvency proceedings, if it had not assets to meet them.

Stedman v. American Mut. Life Ins. Co., 45 Conn., 381.







